



cpmanagement

339 OCEAN BLVD CONDO OWNERS ASSOC.

SEPTEMBER 2020 REPORT

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Property Management
Trusted. Seasoned. Leaders.

339 Ocean Blvd
September 2020 monthly review
October 13, 2020

1. VARIANCE ANALYSIS

- Insurance - \$4,675 renewal installments
- Elevator Maintenance – \$3,684 Yearly PM
- Life Safety Monitoring - \$1,200 Sprinkler Inspection

2. PROPERTY MANAGEMENT ASSESSMENT

Operating Account Balance = \$20,637.93
Total Reserve Balance = \$76,312.51

Profit and Loss Variance

339 OCEAN BLVD CONDO OWNERS ASSOC

Through September 30, 2020 - Includes Unapproved Transactions.

	MTD Actual	Budget	Var.	MTD %	YTD Actual	Budget	Var.	YTD %	Year Budget
CONDOMINIUM INCOME									
CONDOMINIUM FEES -	0.00	0	0	0	95,650.25	95,651	(1)	0	127,535
RESIDENTIAL									
CONDO FEES-COMMERCIAL	0.00	0	0	0	9,348.00	9,348	0	0	12,464
LATE FEES	(8.61)	10	(19)	0	6.18	94	(88)	0	125
MISCELLANEOUS INCOME	0.00	0	0	0	700.00	0	700	0	0
INTEREST INCOME	1.25	50	(49)	0	11.78	450	(438)	0	600
TOTAL CONDOMINIUM INCOME	(7.36)	60	(68)	0	105,716.21	105,543	173	0	140,724
EXPENSES									
MANAGEMENT FEES	1,250.00	1,208	(42)	0	9,740.25	10,875	1,135	0	14,500
ADMINISTRATIVE COSTS	25.26	100	75	0	1,288.64	900	(389)	0	1,200
INSURANCE	6,224.52	1,550	(4,675)	0	8,834.02	13,950	5,116	0	18,600
WATER / SEWER	678.99	650	(29)	0	7,052.61	5,850	(1,203)	0	7,800
WATER - PRIVATE FIRE SERVICE	313.82	167	(147)	0	1,614.92	1,500	(115)	0	2,000
FEE									
ELECTRICITY -COMMON AREA	410.85	850	439	0	5,968.69	7,650	1,681	0	10,200
ELECTRICITY - ELEVATOR	214.38	267	52	0	2,139.48	2,400	261	0	3,200
MAINTENANCE SUPPLIES	0.00	0	0	0	486.59	0	(487)	0	0
LIGHT BULBS & FIXTURES	0.00	0	0	0	5,995.17	0	(5,995)	0	0
IRRIGATION SERVICE	0.00	0	0	0	0.00	200	200	0	200
LANDSCAPING MAINTENANCE	0.00	300	300	0	21.99	1,500	1,478	0	1,500
TRASH REMOVAL	494.00	800	306	0	5,581.58	7,200	1,618	0	9,600
SNOW REMOVAL	0.00	0	0	0	4,125.00	4,125	0	0	5,500
ELEVATOR MAINTENANCE	4,008.00	324	(3,684)	0	5,572.30	2,918	(2,655)	0	3,890
ELEVATOR MAINTENANCE	0.00	125	125	0	0.00	1,125	1,125	0	1,500
CONTRACT									
R&M - BUILDING	1,060.71	2,135	1,074	0	17,984.74	19,217	1,232	0	25,622
LIFE SAFETY MONITORING	1,326.00	126	(1,200)	0	2,490.47	1,134	(1,356)	0	1,512
LIFE SAFETY REPAIRS/SPRINKLER	0.00	242	242	0	3,402.11	2,175	(1,227)	0	2,900
RPRS									
COMMON AREA CLEANING	525.00	650	125	0	4,725.00	5,850	1,125	0	7,800
EXPENSE									
LIFT MAINTENANCE	0.00	125	125	0	3,665.80	1,125	(2,541)	0	1,500
STORM WATER MANAGEMENT	0.00	42	42	0	0.00	375	375	0	500
PLUMBING REPAIRS	0.00	0	0	0	787.50	0	(788)	0	0
LEGAL/ACCOUNTING	(1,711.39)	333	2,045	0	865.11	3,000	2,135	0	4,000
TELEPHONE	49.61	50	0	0	435.02	450	15	0	600
PROFESSIONAL FEES	0.00	42	42	0	0.00	375	375	0	500
RESERVES	0.00	1,250	1,250	0	0.00	11,250	11,250	0	15,000
OTHER VARIABLE OPERATING	0.00	92	92	0	0.00	825	825	0	1,100
TOTAL CONDOMINIUM EXPENSES	14,869.75	11,427	(3,443)	0	92,776.99	105,968	13,191	0	140,724
NET VARIANCE	(14,877.11)	(11,367)	(3,511)	0	12,939.22	(425)	13,364	0	0

Profit and Loss Variance

339 Ocean Blvd Condo Assoc-Reserve

Through September 30, 2020 - Includes Unapproved Transactions.

	MTD Actual	Budget	Var.	MTD %	YTD Actual	Budget	Var.	YTD %	Year Budget
CONDOMINIUM INCOME									
INTEREST INCOME	26.71	0	27	0	474.52	0	475	0	0
RESERVE CONTRIBUTIONS	0.00	0	0	0	3,732.77	0	3,733	0	0
TOTAL CONDOMINIUM INCOME	26.71	0	27	0	4,207.29	0	4,207	0	0
NET VARIANCE	26.71	0	27	0	4,207.29	0	4,207	0	0

Trial Balance

339 OCEAN BLVD CONDO OWNERS ASSOC

From 9/2020 through 9/2020- (*) Includes Unapproved Transactions

Account	Beginning Balance	Debit	Credit	Ending Balance
0900 CURRENT ASSETS				
1010 OPERATING CASH ACCOUNT-TD	35,560.75	1,712.64	16,635.46	20,637.93
1100 CONDOMINIUM FEES RECEIVABLE	8.39	0.00	8.61	(0.22)
1398 TOTAL CURRENT ASSETS	35,569.14	1,712.64	16,644.07	20,637.71
1999 TOTAL ASSETS	35,569.14	1,712.64	16,644.07	20,637.71
2000 LIABILITIES				
2050 ACCOUNTS PAYABLE	(214.97)	16,635.46	16,581.14	(160.65)
2596 PRIOR YEAR CASH CARRY-OVER	(7,537.84)	0.00	0.00	(7,537.84)
2599 TOTAL LIABILITIES				
2700 TOTAL LIABILITIES & CAPITAL	(7,752.81)	16,635.46	16,581.14	(7,698.49)
4000 CONDOMINIUM INCOME				
4101 CONDOMINIUM FEES - RESIDENTIAL	(95,650.25)	0.00	0.00	(95,650.25)
4102 CONDO FEES-COMMERCIAL	(9,348.00)	0.00	0.00	(9,348.00)
4103 LATE FEES	(14.79)	8.61	0.00	(6.18)
4104 MISCELLANEOUS INCOME	(700.00)	0.00	0.00	(700.00)
4105 INTEREST INCOME	(10.53)	0.00	1.25	(11.78)
4999 TOTAL CONDOMINIUM INCOME	(105,723.57)	8.61	1.25	(105,716.21)
5000 EXPENSES				
5101 MANAGEMENT FEES	8,490.25	1,250.00	0.00	9,740.25
5102 ADMINISTRATIVE COSTS	1,263.38	25.26	0.00	1,288.64
5103 INSURANCE	2,609.50	6,224.52	0.00	8,834.02
5104 WATER / SEWER	6,373.62	678.99	0.00	7,052.61
5105 WATER - PRIVATE FIRE SERVICE FEE	1,301.10	313.82	0.00	1,614.92
5106 ELECTRICITY -COMMON AREA	5,557.84	410.85	0.00	5,968.69
5107 ELECTRICITY - ELEVATOR	1,925.10	214.38	0.00	2,139.48
5108 MAINTENANCE SUPPLIES	486.59	0.00	0.00	486.59
5111 LIGHT BULBS & FIXTURES	5,995.17	0.00	0.00	5,995.17
5113 LANDSCAPING MAINTENANCE	21.99	0.00	0.00	21.99
5114 TRASH REMOVAL	5,087.58	494.00	0.00	5,581.58
5115 SNOW REMOVAL	4,125.00	0.00	0.00	4,125.00
5117 ELEVATOR MAINTENANCE	1,564.30	4,008.00	0.00	5,572.30
5119 R&M - BUILDING	16,924.03	1,060.71	0.00	17,984.74
5120 LIFE SAFETY MONITORING	1,164.47	1,326.00	0.00	2,490.47
5121 LIFE SAFETY REPAIRS/SPRINKLER RPRS	3,402.11	0.00	0.00	3,402.11
5124 COMMON AREA CLEANING EXPENSE	4,200.00	525.00	0.00	4,725.00
5125 LIFT MAINTENANCE	3,665.80	0.00	0.00	3,665.80
5127 PLUMBING REPAIRS	787.50	0.00	0.00	787.50
5130 LEGAL/ACCOUNTING	2,576.50	0.00	1,711.39	865.11
5131 TELEPHONE	385.41	49.61	0.00	435.02
5200 TOTAL CONDOMINIUM EXPENSES	77,907.24	16,581.14	1,711.39	92,776.99
9888 NET VARIANCE	(27,816.33)	16,589.75	1,712.64	(12,939.22)

Trial Balance

339 Ocean Blvd Condo Assoc-Reserve

From 9/2020 through 9/2020- (*) Includes Unapproved Transactions

Account	Beginning Balance	Debit	Credit	Ending Balance
0900 CURRENT ASSETS				
1015 RESERVE ACCOUNT-DCU PRIMARY SAV	1,043.57	4.94	0.00	1,048.51
1016 RESERVE ACCT-DCU CHECKING	9,026.20	0.00	0.00	9,026.20
1017 RESERVE ACCT - DCU LTD SAVINGS	66,216.03	21.77	0.00	66,237.80
1398 TOTAL CURRENT ASSETS	76,285.80	26.71	0.00	76,312.51
1999 TOTAL ASSETS	76,285.80	26.71	0.00	76,312.51
2000 LIABILITIES				
2596 PRIOR YEAR CASH CARRY-OVER	(72,105.22)	0.00	0.00	(72,105.22)
2599 TOTAL LIABILITIES				
2700 TOTAL LIABILITIES & CAPITAL	(72,105.22)	0.00	0.00	(72,105.22)
4000 CONDOMINIUM INCOME				
4105 INTEREST INCOME	(447.81)	0.00	26.71	(474.52)
4107 RESERVE CONTRIBUTIONS	(3,732.77)	0.00	0.00	(3,732.77)
4999 TOTAL CONDOMINIUM INCOME	(4,180.58)	0.00	26.71	(4,207.29)
5000 EXPENSES				
9888 NET VARIANCE	(4,180.58)	0.00	26.71	(4,207.29)

Balance Sheet

339 OCEAN BLVD CONDO OWNERS ASSOC

As Of September 30, 2020 - Includes Unapproved Transactions

Account	Ending Balance	Total
0900 CURRENT ASSETS		
1010 OPERATING CASH ACCOUNT-TD	20,637.93	
1100 CONDOMINIUM FEES RECEIVABLE	(0.22)	
1398 TOTAL CURRENT ASSETS		<u>20,637.71</u>
1999 TOTAL ASSETS		<u>20,637.71</u>
2000 LIABILITIES		
2050 ACCOUNTS PAYABLE	160.65	
2596 PRIOR YEAR CASH CARRY-OVER	7,537.84	
2597 CURRENT YEAR VARIANCE	12,939.22	
2599 TOTAL LIABILITIES		<u>20,637.71</u>
2700 TOTAL LIABILITIES & CAPITAL		<u>20,637.71</u>

Balance Sheet

339 Ocean Blvd Condo Assoc-Reserve

As Of September 30, 2020 - Includes Unapproved Transactions

Account	Ending Balance	Total
0900 CURRENT ASSETS		
1015 RESERVE ACCOUNT-DCU PRIMARY SAV	1,048.51	
1016 RESERVE ACCT-DCU CHECKING	9,026.20	
1017 RESERVE ACCT - DCU LTD SAVINGS	66,237.80	
1398 TOTAL CURRENT ASSETS		76,312.51
1999 TOTAL ASSETS		76,312.51
2000 LIABILITIES		
2596 PRIOR YEAR CASH CARRY-OVER	72,105.22	
2597 CURRENT YEAR VARIANCE	4,207.29	
2599 TOTAL LIABILITIES		
2700 TOTAL LIABILITIES & CAPITAL		76,312.51

General Ledger Detail

339 OCEAN BLVD CONDO OWNERS ASSOC

From 9/2020 through 9/2020 - (*) Includes Unapproved Transactions

Acct	Description	Entry	SC	Date	Name or Reference	Debit	Credit	Balance
1010 OPERATING CASH ACCOUNT-TD							Beginning Bal.	35,560.75
	07/29-08/26	0000001078	PY	09/03/2020	AQUARION WATER CO OF NH		153.17	
	08/04-09/01	0000001078	PY	09/03/2020	AQUARION WATER CO OF NH		678.99	
	Regular Hours07/24,7/31	0000001079	PY	09/03/2020	CPMANAGEMENT, INC.		380.73	
	Mileage/Tolls07/24,7/31	0000001079	PY	09/03/2020	CPMANAGEMENT, INC.		10.35	
	MONTHHLY MGMT FEE	0000001080	PY	09/03/2020	CPMANAGEMENT INC.		1,250.00	
	RPLC HEAT DETECTOR	0000001081	PY	09/03/2020	SEACOAST SECURITY, INC		38.97	
	09/01-11/30/2020	0000001081	PY	09/03/2020	SEACOAST SECURITY, INC		426.00	
	FIRE SVC TEST	0000001082	PY	09/03/2020	STANLEY ELEVATOR COMPANY, I		176.00	
	ANN SPKLR/PUMP INSP	0000001083	PY	09/03/2020	SUPERIOR FIRE PROTECTION, INI		900.00	
	AUGUST	0000001084	PY	09/03/2020	LAWRENCE REVAK		525.00	
	Regular Hours08/07,8/14	0000001085	PY	09/10/2020	CPMANAGEMENT, INC.		604.17	
	Mileage/Tolls08/07,8/14	0000001085	PY	09/10/2020	CPMANAGEMENT, INC.		16.10	
	SEPTEMBER	0000001086	PY	09/10/2020	STANLEY ELEVATOR COMPANY, I		4,008.00	
	SEPTEMBER	0000001087	PY	09/10/2020	STATELINE WASTE MANAGEMEN		494.00	
	08/12-09/11	0000001088	PY	09/24/2020	CONSOLIDATED COMMUNICATIOI		49.61	
	Regular Hours08/21,8/28	0000001089	PY	09/24/2020	CPMANAGEMENT, INC.		43.61	
	Mileage/Tolls08/21,8/28	0000001089	PY	09/24/2020	CPMANAGEMENT, INC.		5.75	
	COPYS 08/20 ADMIN	0000001090	PY	09/24/2020	CPMANAGEMENT INC.		0.66	
	PHONE 08/20 ADMIN	0000001090	PY	09/24/2020	CPMANAGEMENT INC.		10.49	
	PSTG 08/20 ADMIN	0000001090	PY	09/24/2020	CPMANAGEMENT INC.		8.50	
	CHCKS 08/20 ADMIN	0000001090	PY	09/24/2020	CPMANAGEMENT INC.		5.61	
	INSTALLMENT	0000001091	PY	09/24/2020	PATRIOT INSURANCE COMPANY		1,280.00	
	08/06-09/08 HOUSE	0000001092	PY	09/24/2020	UNITIL		410.85	
	08/06-09/08 ELEVATOR	0000001092	PY	09/24/2020	UNITIL		214.38	
	INSTALLMENT	0000001093	PY	09/25/2020	BILODEAU INSURANCE AGENCY,		4,944.52	
	SEP INT INC	* JE65866	JE	09/30/2020		1.25		
	HAGE HODES RETURN RET. *	JE65867	JE	09/30/2020		1,711.39		
					Period Totals 9/2020	1,712.64	16,635.46	20,637.93
					Account Totals	1,712.64	16,635.46	20,637.93
1100 CONDOMINIUM FEES RECEIVABLE							Beginning Bal.	8.39
	Adjustment-LATE	* JE65707	JE	09/30/2020			8.61	
					Period Totals 9/2020	0.00	8.61	-0.22
					Account Totals	0.00	8.61	-0.22
2050 ACCOUNTS PAYABLE							Beginning Bal.	-214.97
	MONTHHLY MGMT FEE	09/01/2020.002	IN	09/01/2020	CPMANAGEMENT INC.		1,250.00	
	07/29-08/26	200371461-082620	IN	09/01/2020	AQUARION WATER CO OF NH		153.17	
	ANN SPKLR/PUMP INSP	4405	IN	09/01/2020	SUPERIOR FIRE PROTECTION, INI		900.00	
	Regular Hours07/24,7/31	59671	IN	09/01/2020	CPMANAGEMENT, INC.		380.73	
	Mileage/Tolls07/24,7/31	59671	IN	09/01/2020	CPMANAGEMENT, INC.		10.35	
	09/01-11/30/2020	668877	IN	09/01/2020	SEACOAST SECURITY, INC		426.00	
	08/04-09/01	200371870-090120	IN	09/02/2020	AQUARION WATER CO OF NH		678.99	
	AUGUST	INV0573	IN	09/02/2020	LAWRENCE REVAK		525.00	
	07/29-08/26	0000001078	PY	09/03/2020	AQUARION WATER CO OF NH	153.17		
	08/04-09/01	0000001078	PY	09/03/2020	AQUARION WATER CO OF NH	678.99		
	Regular Hours07/24,7/31	0000001079	PY	09/03/2020	CPMANAGEMENT, INC.	380.73		
	Mileage/Tolls07/24,7/31	0000001079	PY	09/03/2020	CPMANAGEMENT, INC.	10.35		
	MONTHHLY MGMT FEE	0000001080	PY	09/03/2020	CPMANAGEMENT INC.	1,250.00		
	RPLC HEAT DETECTOR	0000001081	PY	09/03/2020	SEACOAST SECURITY, INC	38.97		
	09/01-11/30/2020	0000001081	PY	09/03/2020	SEACOAST SECURITY, INC	426.00		
	FIRE SVC TEST	0000001082	PY	09/03/2020	STANLEY ELEVATOR COMPANY, I	176.00		

General Ledger Detail

339 OCEAN BLVD CONDO OWNERS ASSOC

From 9/2020 through 9/2020 - (*) Includes Unapproved Transactions

Acct	Description	Entry	SC	Date	Name or Reference	Debit	Credit	Balance
2050 ACCOUNTS PAYABLE Continued...								
	ANN SPKLR/PUMP INSP	0000001083	PY	09/03/2020	SUPERIOR FIRE PROTECTION, IN	900.00		
	AUGUST	0000001084	PY	09/03/2020	LAWRENCE REVAK	525.00		
	Regular Hours08/07,8/14	59753	IN	09/08/2020	CPMANAGEMENT, INC.		604.17	
	Mileage/Tolls08/07,8/14	59753	IN	09/08/2020	CPMANAGEMENT, INC.		16.10	
	SEPTEMBER	0000081899	IN	09/09/2020	STATELINE WASTE MANAGEMEN		494.00	
	SEPTEMBER	SRV000391265	IN	09/09/2020	STANLEY ELEVATOR COMPANY, I		4,008.00	
	Regular Hours08/07,8/14	0000001085	PY	09/10/2020	CPMANAGEMENT, INC.	604.17		
	Mileage/Tolls08/07,8/14	0000001085	PY	09/10/2020	CPMANAGEMENT, INC.	16.10		
	SEPTEMBER	0000001086	PY	09/10/2020	STANLEY ELEVATOR COMPANY, I	4,008.00		
	SEPTEMBER	0000001087	PY	09/10/2020	STATELINE WASTE MANAGEMEN	494.00		
	Mileage/Tolls08/21,8/28	59836	IN	09/15/2020	CPMANAGEMENT, INC.		5.75	
	Regular Hours08/21,8/28	59836	IN	09/15/2020	CPMANAGEMENT, INC.		43.61	
	PSTG 08/20 ADMIN	08/20 ADMIN	IN	09/16/2020	CPMANAGEMENT INC.		8.50	
	CHCKS 08/20 ADMIN	08/20 ADMIN	IN	09/16/2020	CPMANAGEMENT INC.		5.61	
	COPYS 08/20 ADMIN	08/20 ADMIN	IN	09/16/2020	CPMANAGEMENT INC.		0.66	
	PHONE 08/20 ADMIN	08/20 ADMIN	IN	09/16/2020	CPMANAGEMENT INC.		10.49	
	08/06-09/08 HOUSE	2015212002-091020IN	IN	09/17/2020	UNITIL		410.85	
	08/06-09/08 ELEVATOR	2015213002-091020IN	IN	09/17/2020	UNITIL		214.38	
	08/12-09/11	6039261132-091220IN	IN	09/17/2020	CONSOLIDATED COMMUNICATIO		49.61	
	INSTALLMENT	1000491259	IN	09/22/2020	PATRIOT INSURANCE COMPANY		1,280.00	
	08/12-09/11	0000001088	PY	09/24/2020	CONSOLIDATED COMMUNICATIO	49.61		
	Regular Hours08/21,8/28	0000001089	PY	09/24/2020	CPMANAGEMENT, INC.	43.61		
	Mileage/Tolls08/21,8/28	0000001089	PY	09/24/2020	CPMANAGEMENT, INC.	5.75		
	COPYS 08/20 ADMIN	0000001090	PY	09/24/2020	CPMANAGEMENT INC.	0.66		
	PHONE 08/20 ADMIN	0000001090	PY	09/24/2020	CPMANAGEMENT INC.	10.49		
	PSTG 08/20 ADMIN	0000001090	PY	09/24/2020	CPMANAGEMENT INC.	8.50		
	CHCKS 08/20 ADMIN	0000001090	PY	09/24/2020	CPMANAGEMENT INC.	5.61		
	INSTALLMENT	0000001091	PY	09/24/2020	PATRIOT INSURANCE COMPANY	1,280.00		
	08/06-09/08 HOUSE	0000001092	PY	09/24/2020	UNITIL	410.85		
	08/06-09/08 ELEVATOR	0000001092	PY	09/24/2020	UNITIL	214.38		
	INSTALLMENT	0000001093	PY	09/25/2020	BILODEAU INSURANCE AGENCY,	4,944.52		
	INSTALLMENT	28-7590056838-S-0IN	IN	09/25/2020	BILODEAU INSURANCE AGENCY,		4,944.52	
	08/27-09/25	200371461-092520 IN	IN	09/29/2020	AQUARION WATER CO OF NH		160.65	
				Period Totals 9/2020		16,635.46	16,581.14	-160.65
				Account Totals		16,635.46	16,581.14	-160.65
2596	PRIOR YEAR CASH CARRY-OVER						Beginning Bal.	-7,537.84
						Account Totals	0.00	-7,537.84
4101	CONDOMINIUM FEES - RESIDENTIAL						Beginning Bal.	-95,650.25
						Account Totals	0.00	-95,650.25
4102	CONDO FEES-COMMERCIAL						Beginning Bal.	-9,348.00
						Account Totals	0.00	-9,348.00
4103	LATE FEES						Beginning Bal.	-14.79
	Adjustment-LATE	* JE65707	JE	09/30/2020		8.61		
				Period Totals 9/2020		8.61	0.00	-6.18
				Account Totals		8.61	0.00	-6.18
4104	MISCELLANEOUS INCOME						Beginning Bal.	-700.00
						Account Totals	0.00	-700.00

General Ledger Detail

339 OCEAN BLVD CONDO OWNERS ASSOC

From 9/2020 through 9/2020 - (*) Includes Unapproved Transactions

Acct	Description	Entry	SC	Date	Name or Reference	Debit	Credit	Balance
4105	INTEREST INCOME						Beginning Bal.	-10.53
	SEP INT INC	* JE65866	JE	09/30/2020			1.25	
				<i>Period Totals 9/2020</i>		0.00	1.25	-11.78
				<i>Account Totals</i>		0.00	1.25	-11.78
5101	MANAGEMENT FEES						Beginning Bal.	8,490.25
	MONTHLY MGMT FEE	09/01/2020.002	IN	09/01/2020	CPMANAGEMENT INC.	1,250.00		
				<i>Period Totals 9/2020</i>		1,250.00	0.00	9,740.25
				<i>Account Totals</i>		1,250.00	0.00	9,740.25
5102	ADMINISTRATIVE COSTS						Beginning Bal.	1,263.38
	PHONE 08/20 ADMIN	08/20 ADMIN	IN	09/16/2020	CPMANAGEMENT INC.	10.49		
	PSTG 08/20 ADMIN	08/20 ADMIN	IN	09/16/2020	CPMANAGEMENT INC.	8.50		
	CHCKS 08/20 ADMIN	08/20 ADMIN	IN	09/16/2020	CPMANAGEMENT INC.	5.61		
	COPYS 08/20 ADMIN	08/20 ADMIN	IN	09/16/2020	CPMANAGEMENT INC.	0.66		
				<i>Period Totals 9/2020</i>		25.26	0.00	1,288.64
				<i>Account Totals</i>		25.26	0.00	1,288.64
5103	INSURANCE						Beginning Bal.	2,609.50
	INSTALLMENT	1000491259	IN	09/22/2020	PATRIOT INSURANCE COMPANY	1,280.00		
	INSTALLMENT	28-7590056838-S-0IN		09/25/2020	BILODEAU INSURANCE AGENCY,	4,944.52		
				<i>Period Totals 9/2020</i>		6,224.52	0.00	8,834.02
				<i>Account Totals</i>		6,224.52	0.00	8,834.02
5104	WATER / SEWER						Beginning Bal.	6,373.62
	08/04-09/01	200371870-090120	IN	09/02/2020	AQUARION WATER CO OF NH	678.99		
				<i>Period Totals 9/2020</i>		678.99	0.00	7,052.61
				<i>Account Totals</i>		678.99	0.00	7,052.61
5105	WATER - PRIVATE FIRE SERVICE FEE						Beginning Bal.	1,301.10
	07/29-08/26	200371461-082620	IN	09/01/2020	AQUARION WATER CO OF NH	153.17		
	08/27-09/25	200371461-092520	IN	09/29/2020	AQUARION WATER CO OF NH	160.65		
				<i>Period Totals 9/2020</i>		313.82	0.00	1,614.92
				<i>Account Totals</i>		313.82	0.00	1,614.92
5106	ELECTRICITY -COMMON AREA						Beginning Bal.	5,557.84
	08/06-09/08 HOUSE	2015212002-091024IN		09/17/2020	UNITIL	410.85		
				<i>Period Totals 9/2020</i>		410.85	0.00	5,968.69
				<i>Account Totals</i>		410.85	0.00	5,968.69
5107	ELECTRICITY - ELEVATOR						Beginning Bal.	1,925.10
	08/06-09/08 ELEVATOR	2015213002-091024IN		09/17/2020	UNITIL	214.38		
				<i>Period Totals 9/2020</i>		214.38	0.00	2,139.48
				<i>Account Totals</i>		214.38	0.00	2,139.48
5108	MAINTENANCE SUPPLIES						Beginning Bal.	486.59
				<i>Account Totals</i>		0.00	0.00	486.59

General Ledger Detail

339 OCEAN BLVD CONDO OWNERS ASSOC

From 9/2020 through 9/2020 - (*) Includes Unapproved Transactions

Acct	Description	Entry	SC	Date	Name or Reference	Debit	Credit	Balance
5111	LIGHT BULBS & FIXTURES						Beginning Bal.	5,995.17
					<i>Account Totals</i>	0.00	0.00	5,995.17
5113	LANDSCAPING MAINTENANCE						Beginning Bal.	21.99
					<i>Account Totals</i>	0.00	0.00	21.99
5114	TRASH REMOVAL						Beginning Bal.	5,087.58
	SEPTEMBER	0000081899	IN	09/09/2020	STATELINE WASTE MANAGEMEN	494.00		
					<i>Period Totals 9/2020</i>	494.00	0.00	5,581.58
					<i>Account Totals</i>	494.00	0.00	5,581.58
5115	SNOW REMOVAL						Beginning Bal.	4,125.00
					<i>Account Totals</i>	0.00	0.00	4,125.00
5117	ELEVATOR MAINTENANCE						Beginning Bal.	1,564.30
	SEPTEMBER	SRV000391265	IN	09/09/2020	STANLEY ELEVATOR COMPANY, I	4,008.00		
					<i>Period Totals 9/2020</i>	4,008.00	0.00	5,572.30
					<i>Account Totals</i>	4,008.00	0.00	5,572.30
5119	R&M - BUILDING						Beginning Bal.	16,924.03
	Mileage/Tolls07/24,7/31	59671	IN	09/01/2020	CPMANAGEMENT, INC.	10.35		
	Regular Hours07/24,7/31	59671	IN	09/01/2020	CPMANAGEMENT, INC.	380.73		
	Mileage/Tolls08/07,8/14	59753	IN	09/08/2020	CPMANAGEMENT, INC.	16.10		
	Regular Hours08/07,8/14	59753	IN	09/08/2020	CPMANAGEMENT, INC.	604.17		
	Mileage/Tolls08/21,8/28	59836	IN	09/15/2020	CPMANAGEMENT, INC.	5.75		
	Regular Hours08/21,8/28	59836	IN	09/15/2020	CPMANAGEMENT, INC.	43.61		
					<i>Period Totals 9/2020</i>	1,060.71	0.00	17,984.74
					<i>Account Totals</i>	1,060.71	0.00	17,984.74
5120	LIFE SAFETY MONITORING						Beginning Bal.	1,164.47
	ANN SPKLR/PUMP INSP	4405	IN	09/01/2020	SUPERIOR FIRE PROTECTION, INC	900.00		
	09/01-11/30/2020	668877	IN	09/01/2020	SEACOAST SECURITY, INC	426.00		
					<i>Period Totals 9/2020</i>	1,326.00	0.00	2,490.47
					<i>Account Totals</i>	1,326.00	0.00	2,490.47
5121	LIFE SAFETY REPAIRS/SPRINKLER RPRS						Beginning Bal.	3,402.11
					<i>Account Totals</i>	0.00	0.00	3,402.11
5124	COMMON AREA CLEANING EXPENSE						Beginning Bal.	4,200.00
	AUGUST	INV0573	IN	09/02/2020	LAWRENCE REVAK	525.00		
					<i>Period Totals 9/2020</i>	525.00	0.00	4,725.00
					<i>Account Totals</i>	525.00	0.00	4,725.00
5125	LIFT MAINTENANCE						Beginning Bal.	3,665.80
					<i>Account Totals</i>	0.00	0.00	3,665.80
5127	PLUMBING REPAIRS						Beginning Bal.	787.50
					<i>Account Totals</i>	0.00	0.00	787.50

General Ledger Detail

339 OCEAN BLVD CONDO OWNERS ASSOC

From 9/2020 through 9/2020 - (*) Includes Unapproved Transactions

Acct	Description	Entry	SC	Date	Name or Reference	Debit	Credit	Balance
5130	LEGAL/ACCOUNTING						Beginning Bal.	2,576.50
	HAGE HODES RETURN RET. *	JE65867	JE	09/30/2020			1,711.39	
				<i>Period Totals 9/2020</i>		0.00	1,711.39	865.11
				<i>Account Totals</i>		0.00	1,711.39	865.11
5131	TELEPHONE						Beginning Bal.	385.41
	08/12-09/11	6039261132-091220N		09/17/2020	CONSOLIDATED COMMUNICATIO	49.61		
				<i>Period Totals 9/2020</i>		49.61	0.00	435.02
				<i>Account Totals</i>		49.61	0.00	435.02
339 OCEAN BLVD CONDO OWNERS ASSOC	Tota			Beginning Bal.		0.00	34,937.85	0.00

General Ledger Detail

339 Ocean Blvd Condo Assoc-Reserve

From 9/2020 through 9/2020 - (*) Includes Unapproved Transactions

Acct	Description	Entry	SC	Date	Name or Reference	Debit	Credit	Balance
1015	RESERVE ACCOUNT-DCU PRIMARY SAV						Beginning Bal.	1,043.57
	SEP INT INC	* JE65866	JE	09/30/2020		4.94		
					<i>Period Totals 9/2020</i>	4.94	0.00	1,048.51
					<i>Account Totals</i>	4.94	0.00	1,048.51
1016	RESERVE ACCT-DCU CHECKING						Beginning Bal.	9,026.20
					<i>Account Totals</i>	0.00	0.00	9,026.20
1017	RESERVE ACCT - DCU LTD SAVINGS						Beginning Bal.	66,216.03
	SEP INT INC	* JE65866	JE	09/30/2020		21.77		
					<i>Period Totals 9/2020</i>	21.77	0.00	66,237.80
					<i>Account Totals</i>	21.77	0.00	66,237.80
2596	PRIOR YEAR CASH CARRY-OVER						Beginning Bal.	-72,105.22
					<i>Account Totals</i>	0.00	0.00	-72,105.22
4105	INTEREST INCOME						Beginning Bal.	-447.81
	SEP INT INC	* JE65866	JE	09/30/2020			26.71	
					<i>Period Totals 9/2020</i>	0.00	26.71	-474.52
					<i>Account Totals</i>	0.00	26.71	-474.52
4107	RESERVE CONTRIBUTIONS						Beginning Bal.	-3,732.77
					<i>Account Totals</i>	0.00	0.00	-3,732.77
339 Ocean Blvd Condo Assoc-Reserve Totals					Beginning Bal.	0.00	26.71	0.00

SSI437
 51339
 Select: 09/30/20
 31 Suites, 42,920 Sq. Ft.

Aged Delinquency Detail
 339 OCEAN BLVD CONDO OWNERS ASSOC
 339 OCEAN BLVD CONDO OWNERS ASSOC
 Sep 30, 2020

Suite	Name	Owner Status	Cr	#	Lt	Rtn	Description	Total Due	Prepaid	Future	0 - 30 Days	31-60 Days	61-90 Days	Over 90 Days
01-203	RICHARDS, SCOTT / DEBORAH	Current	N	0	0	0	CONDO FEE	(0.02)	(0.02)	0.00	0.00	0.00	0.00	0.00
01-303	SHACKELFORD, ALAN / SWANSON, JOYCE	Current	N	1	0	0	LATE FEES	(0.20)	0.00	0.00	0.00	0.00	(0.20)	0.00
Property Total								(0.22)	(0.02)	0.00	0.00	0.00	(0.20)	0.00

Aged Prepaid Summary

Description	Total Due
CONDO FEE	(0.02)
	(0.02)

Check Register Summary by Property/Check

As of September 30, 2020
 51339 - 339 OCEAN BLVD CONDO OWNERS ASSOC

Check #	Chk Run	Description	Check Date	Invoice Date	Pd/Yr	Pay Type	Amount	Bank
0000001078	3547	AQUARION WATER CO OF NH (AQUWAT) Check Processing	09/03/2020	08/26/2020	9/20	Computer Check	832.16	51339
0000001079	3547	CPMANAGEMENT, INC. (CPMAIN) Check Processing	09/03/2020	09/01/2020	9/20	Computer Check	391.08	51339
0000001080	3547	CPMANAGEMENT INC. (CPMMAN) Check Processing	09/03/2020	09/01/2020	9/20	Computer Check	1,250.00	51339
0000001081	3547	SEACOAST SECURITY, INC (SEASEC) Check Processing	09/03/2020	08/17/2020	9/20	Computer Check	464.97	51339
0000001082	3547	STANLEY ELEVATOR COMPANY, INC. (STANLE) Check Processing	09/03/2020	08/19/2020	9/20	Computer Check	176.00	51339
0000001083	3547	SUPERIOR FIRE PROTECTION, INC. (SUPFIR) Check Processing	09/03/2020	08/24/2020	9/20	Computer Check	900.00	51339
0000001084	3547	LAWRENCE REVAK (SVPROP) Check Processing	09/03/2020	08/31/2020	9/20	Computer Check	525.00	51339
0000001085	3553	CPMANAGEMENT, INC. (CPMAIN) Check Processing	09/10/2020	09/08/2020	9/20	Computer Check	620.27	51339
0000001086	3553	STANLEY ELEVATOR COMPANY, INC. (STANLE) Check Processing	09/10/2020	09/01/2020	9/20	Computer Check	4,008.00	51339
0000001087	3553	STATELINE WASTE MANAGEMENT (STAWAS) Check Processing	09/10/2020	09/01/2020	9/20	Computer Check	494.00	51339
0000001088	3561	CONSOLIDATED COMMUNICATIONS (CONCOM) Check Processing	09/24/2020	09/12/2020	9/20	Computer Check	49.61	51339
0000001089	3561	CPMANAGEMENT, INC. (CPMAIN) Check Processing	09/24/2020	09/15/2020	9/20	Computer Check	49.36	51339
0000001090	3561	CPMANAGEMENT INC. (CPMMAN) Check Processing	09/24/2020	09/16/2020	9/20	Computer Check	25.26	51339
0000001091	3561	PATRIOT INSURANCE COMPANY (PATRIO) Check Processing	09/24/2020	09/11/2020	9/20	Computer Check	1,280.00	51339

Check Register Summary by Property/Check

As of September 30, 2020

51339 - 339 OCEAN BLVD CONDO OWNERS ASSOC

Check #	Chk Run	Description	Check Date	Invoice Date	Pd/Yr	Pay Type	Amount	Bank
0000001092	3561	Check Processing	09/24/2020	09/10/2020	9/20	Computer Check	625.23	51339
0000001093	3565	Check Processing	09/25/2020	09/25/2020	9/20	Computer Check	4,944.52	51339
Property Total 51339 - 339 OCEAN BLVD CONDO OWNERS ASSOC							\$16,635.46	

Aged Open Invoices by Vendor and Property

339 OCEAN BLVD CONDO OWNERS ASSOC

Aged as of Oct 1, 2020 / Cutoff Date Dec 31, 9999 Cutoff Prd/Fiscal Year : 12/9999

Invoice	Date	Voucher	Due	Disc. Due	Description	Balance Due	30 Days	60 Days	90 Days	120 Days
(AQUWAT) 200371461-092520	09/25/2020	AQUARION WATER CO OF NH 369490	09/25/2020	9/25/2020	08/27-09/25	160.65	160.65	0.00	0.00	0.00
Total for Vendor AQUWAT						160.65	160.65	0.00	0.00	0.00
Total for Property 51339						160.65	160.65	0.00	0.00	0.00



Bank

America's Most Convenient Bank®

339 OCEAN BOULEVARD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC
11 COURT ST
EXETER NH 03833

Page: 1 of 3
Statement Period: Sep 01 2020-Sep 30 2020
Cust Ref #: 9245922649-718-7-###
Primary Account #: 924-5922649

TD Business Interest Checking

339 OCEAN BOULEVARD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC

Account # 924-5922649

ACCOUNT SUMMARY

Beginning Balance	35,770.35	Average Collected Balance	30,564.06
Deposits	1,711.39	Interest Earned This Period	1.25
Other Credits	1.25	Interest Paid Year-to-Date	11.78
Checks Paid	10,620.54	Annual Percentage Yield Earned	0.05%
Ending Balance	26,862.45	Days in Period	30

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
09/29	DEPOSIT	1,711.39
Subtotal:		1,711.39

Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
09/30	INTEREST PAID	1.25
Subtotal:		1.25

Checks Paid

No. Checks: 17

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
09/01	1071	21.99	09/22	1084	525.00
09/01	1073*	49.61	09/11	1085	620.27
09/02	1076*	138.00	09/21	1086	4,008.00
09/18	1078*	832.16	09/21	1087	494.00
09/04	1079	391.08	09/28	1088	49.61
09/04	1080	1,250.00	09/25	1089	49.36
09/09	1081	464.97	09/25	1090	25.26
09/09	1082	176.00	09/28	1092*	625.23
09/11	1083	900.00			
Subtotal:					10,620.54

Call 1-800-224-5563 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

Ending Balance		26,862.45
Total Deposits	+	
Sub Total		
Total Withdrawals	-	
Adjusted Balance		

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total		

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

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

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

339 OCEAN BOULEVARD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC

Page: 3 of 3
Statement Period: Sep 01 2020-Sep 30 2020
Cust Ref #: 9245922649-718-7-###
Primary Account #: 924-5922649

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
08/31	35,770.35	09/21	26,424.27
09/01	35,698.75	09/22	25,899.27
09/02	35,560.75	09/25	25,824.65
09/04	33,919.67	09/28	25,149.81
09/09	33,278.70	09/29	26,861.20
09/11	31,758.43	09/30	26,862.45
09/18	30,926.27		

Call 1-800-224-5563 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



BANKING – THE DCU WAY

Digital Federal Credit Union
220 Donald Lynch Boulevard
Marlborough, MA 01752

Account Statement

MEMBER #	STATEMENT PERIOD	PAGE
6204308	09-01-20 to 09-30-20	1 of 1

? Call: 800.328.8797 Email: dcu@dcu.org

339 OCEAN BLVD CONDO OWNERS ASSOC
333 BUNKER HILL ROAD
AUBURN NH 03032

make no payments for 60 days*

apply today at dcu.org/auto loans
see details below

PRIMARY SAVINGS ACCT# 1

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			1,043.57
SEP30	DIVIDEND		4.94	1,048.51
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 09-01-20 THRU 09-30-20 WAS 5.91% ***			
SEP30	NEW BALANCE			1,048.51

FREE CHECKING ACCT# 2

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			9,026.20
SEP30	NEW BALANCE			9,026.20

LTD SAVINGS ACCT# 3

DATE	TRANSACTION DESCRIPTION	WITHDRAWALS	DEPOSITS	BALANCE
	PREVIOUS BALANCE			66,216.03
SEP30	DIVIDEND		21.77	66,237.80
	*** ANNUAL PERCENTAGE YIELD EARNED FROM 09-01-20 THRU 09-30-20 WAS 0.40% ***			
SEP30	NEW BALANCE			66,237.80

******* STATEMENT SUMMARY *******

ACCT	NEW BALANCE	DIVIDENDS YTD	LOAN	NEW BALANCE
1 PRIMARY SAVINGS	1,048.51	44.92		
2 FREE CHECKING	9,026.20	0.00		
3 LTD SAVINGS	66,237.80	429.60		
TOTAL DIVIDENDS YTD		474.52		

*No payments for 60 days Auto Loan Promotion is valid from 7/20/2020 – 12/31/2020 on new Auto Loans and Auto Refinance Loan from other institutions, refinancing of existing DCU auto loans are not eligible. Loan must be closed and funded by 12/31/2020. Interest will begin to accrue on the date the loan is funded. The first payment after the 60-day no payment period will first be applied to the interest accrued from the date the loan was funded to the first payment date and then applied to the principal due.



Insured by NCUA

• **IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Telephone us at 800.328.8797, or write us at: Digital Federal Credit Union
 Attention: Error Resolution
 220 Donald Lynch Blvd., PO Box 9130
 Marlborough, MA 01752-9130

as soon as you can, 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
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (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 credit your account for the amount you think is in error; so that you will have the use of the money during the time it takes us to complete our investigation.

• **IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR HOME EQUITY LINE OF CREDIT**

Telephone us at 800.328.8797, or write us at: Digital Federal Credit Union
 Attention: Real Estate Servicing
 220 Donald Lynch Blvd., PO Box 9130
 Marlborough, MA 01752-9130

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

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

• **CREDIT LINE FINANCE CHARGE COMPUTATION**

The Finance Charge is computed by applying the periodic rate to the principal balance of your account each day. The principal balance is the end-of-day balance after adding any new advances and subtracting any payments or credits.

• **OVERDRAFT/NSF FEE SUMMARY**

This summary appears at the end of the checking account portion of your statement and reflects the total dollar amount in Overdraft/NSF fees you have paid for the statement period as well as a running calendar year-to-date total, as applicable. Overdraft/NSF fees could result from either paying (OVERDRAFT) or returning (RETURNED ITEM) transactions that come in to clear through your checking account when there are not enough available funds at that time to pay them.

For example, if you were to see the following:

	Total for this period	Total year-to-date
Total Overdraft Fees⁽¹⁾	\$30.00	\$60.00
Total Returned Item Fees⁽²⁾	\$30.00	\$30.00

It would mean:

- (1) You paid one \$30.00 Overdraft Fee for one NSF/Uncollected transaction that DCU paid that month (Total for this period) and a total of two such fees (2 X \$30.00) for the calendar year (Total year-to-date).
- (2) You also paid one \$30.00 NSF Fee for one NSF/Uncollected transaction that was returned that month (Total for this period) which also happens to have been the only one for the year (Total year-to-date).

(NOTE: The \$5.00 Automatic Overdraft Transfer Fee for an overdraft from your savings is not included in this summary.)

For information concerning how to avoid overdrafts go to dcu.org and review the Streetwise topic *Using A Checking Account* or go to dcu.balancepro.org for information on a wide variety of credit and financial topics as well as a full suite of other free on-line tools and resources from BALANCE, a financial education and counseling service we partner with to provide you this free service.

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DCU Auto Loans are rated
4.7 out of 5 stars by DCU members.

*Shown APR (Annual Percentage Rate) is effective as of 8/28/2020 and is subject to change at any time after that. APR includes a 0.50% discount given when you maintain electronic payments and Plus or Relationship Benefit level on your DCU Free checking account. Visit dcu.org to learn more about our Benefits levels. Your rate will be determined by your personal credit history, loan term, account relationship level and payment method so your rate could be higher. Rates and terms on loans for other types of vehicles, including mobility vehicles and Antique Auto loans, will differ. All applications and collateral are subject to approval. Other conditions may apply. For refinance of a DCU loan an administrative fee may apply.

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