



cpmanagement

339 OCEAN BOULEVARD CONDO OWNERS ASSOCIATION

JANUARY 2021 REPORT

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Property Management
Trusted. Seasoned. Leaders.

339 Ocean Blvd
January 2021 monthly review
February 17, 2021

1. VARIANCE ANALYSIS

- None to report.

2. PROPERTY MANAGEMENT ASSESSMENT

Operating Account Balance = \$33,415.26

Total Reserve Balance = \$77,774.33

Profit and Loss Variance

339 OCEAN BLVD CONDO OWNERS ASSOC

Through January 31, 2021 - Includes Unapproved Transactions.

	MTD Actual	Budget	Var.	MTD %	YTD Actual	Budget	Var.	YTD %	Year Budget
CONDOMINIUM INCOME									
CONDOMINIUM FEES -	34,476.16	34,476	()	0	34,476.16	34,476	()	0	137,905
RESIDENTIAL									
CONDO FEES-COMMERCIAL	3,373.81	3,374	()	0	3,373.81	3,374	()	0	13,495
LATE FEES	42.57	0	43	0	42.57	0	43	0	0
INTEREST INCOME	2.10	0	2	0	2.10	0	2	0	0
TOTAL CONDOMINIUM INCOME	37,894.64	37,850	45	0	37,894.64	37,850	45	0	151,400
EXPENSES									
MANAGEMENT FEES	1,250.00	1,250	0	0	1,250.00	1,250	0	0	15,000
ADMINISTRATIVE COSTS	68.01	125	57	0	68.01	125	57	0	1,500
INSURANCE	2,729.70	1,882	(848)	0	2,729.70	1,882	(848)	0	22,580
WATER / SEWER	521.57	833	312	0	521.57	833	312	0	10,000
WATER - PRIVATE FIRE SERVICE	184.85	167	(18)	0	184.85	167	(18)	0	2,000
FEE									
ELECTRICITY -COMMON AREA	1,098.97	850	(249)	0	1,098.97	850	(249)	0	10,200
ELECTRICITY - ELEVATOR	275.11	267	(8)	0	275.11	267	(8)	0	3,200
MAINTENANCE SUPPLIES	95.97	0	(96)	0	95.97	0	(96)	0	0
IRRIGATION SERVICE	0.00	0	0	0	0.00	0	0	0	200
LANDSCAPING MAINTENANCE	0.00	0	0	0	0.00	0	0	0	1,500
TRASH REMOVAL	260.00	400	140	0	260.00	400	140	0	4,800
SNOW REMOVAL	1,375.00	1,375	0	0	1,375.00	1,375	0	0	5,500
ELEVATOR MAINTENANCE	0.00	125	125	0	0.00	125	125	0	1,500
ELEVATOR MAINTENANCE	0.00	334	334	0	0.00	334	334	0	4,008
CONTRACT									
R&M - BUILDING	475.00	2,500	2,025	0	475.00	2,500	2,025	0	30,000
LIFE SAFETY MONITORING	0.00	126	126	0	0.00	126	126	0	1,512
LIFE SAFETY REPAIRS/SPRINKLER	0.00	242	242	0	0.00	242	242	0	2,900
RPRS									
COMMON AREA CLEANING	525.00	650	125	0	525.00	650	125	0	7,800
EXPENSE									
LIFT MAINTENANCE	0.00	125	125	0	0.00	125	125	0	1,500
STORM WATER MANAGEMENT	0.00	42	42	0	0.00	42	42	0	500
PLUMBING REPAIRS	0.00	42	42	0	0.00	42	42	0	500
LEGAL/ACCOUNTING	797.50	250	(548)	0	797.50	250	(548)	0	3,000
TELEPHONE	51.78	50	(2)	0	51.78	50	(2)	0	600
RESERVES	2,168.28	1,667	(502)	0	2,168.28	1,667	(502)	0	20,000
OTHER VARIABLE OPERATING	0.00	92	92	0	0.00	92	92	0	1,100
TOTAL CONDOMINIUM EXPENSES	11,876.74	13,392	1,515	0	11,876.74	13,392	1,515	0	151,400
NET VARIANCE	26,017.90	24,458	1,560	0	26,017.90	24,458	1,560	0	0

Profit and Loss Variance

339 Ocean Blvd Condo Assoc-Reserve

Through January 31, 2021 - Includes Unapproved Transactions.

	MTD Actual	Budget	Var.	MTD %	YTD Actual	Budget	Var.	YTD %	Year Budget
CONDOMINIUM INCOME									
RESERVE CONTRIBUTIONS	2,168.28	0	2,168	0	2,168.28	0	2,168	0	0
TOTAL CONDOMINIUM INCOME	2,168.28	0	2,168	0	2,168.28	0	2,168	0	0
EXPENSES									
CAPITAL PROJECT RESERVE	2,168.28	0	(2,168)	0	2,168.28	0	(2,168)	0	0

Trial Balance

339 OCEAN BLVD CONDO OWNERS ASSOC

From 1/2021 through 1/2021- (*) Includes Unapproved Transactions

Account	Beginning Balance	Debit	Credit	Ending Balance
0900 CURRENT ASSETS				
1010 OPERATING CASH ACCOUNT-TD	29,729.20	37,790.80	34,104.74	33,415.26
1100 CONDOMINIUM FEES RECEIVABLE	37.14	37,902.67	37,798.83	140.98
1398 TOTAL CURRENT ASSETS	29,766.34	75,693.47	71,903.57	33,556.24
1999 TOTAL ASSETS	29,766.34	75,693.47	71,903.57	33,556.24
2000 LIABILITIES				
2050 ACCOUNTS PAYABLE	0.00	34,104.74	34,104.74	0.00
2060 ACCRUED EXPENSES	(22,228.00)	24,396.28	2,168.28	0.00
2596 PRIOR YEAR CASH CARRY-OVER	(7,538.34)	0.00	0.00	(7,538.34)
2599 TOTAL LIABILITIES				
2700 TOTAL LIABILITIES & CAPITAL	(29,766.34)	58,501.02	36,273.02	(7,538.34)
4000 CONDOMINIUM INCOME				
4101 CONDOMINIUM FEES - RESIDENTIAL	0.00	0.00	34,476.16	(34,476.16)
4102 CONDO FEES-COMMERCIAL	0.00	0.00	3,373.81	(3,373.81)
4103 LATE FEES	0.00	10.13	52.70	(42.57)
4105 INTEREST INCOME	0.00	0.00	2.10	(2.10)
4999 TOTAL CONDOMINIUM INCOME	0.00	10.13	37,904.77	(37,894.64)
5000 EXPENSES				
5101 MANAGEMENT FEES	0.00	1,250.00	0.00	1,250.00
5102 ADMINISTRATIVE COSTS	0.00	68.01	0.00	68.01
5103 INSURANCE	0.00	2,729.70	0.00	2,729.70
5104 WATER / SEWER	0.00	521.57	0.00	521.57
5105 WATER - PRIVATE FIRE SERVICE FEE	0.00	184.85	0.00	184.85
5106 ELECTRICITY -COMMON AREA	0.00	1,098.97	0.00	1,098.97
5107 ELECTRICITY - ELEVATOR	0.00	275.11	0.00	275.11
5108 MAINTENANCE SUPPLIES	0.00	95.97	0.00	95.97
5114 TRASH REMOVAL	0.00	260.00	0.00	260.00
5115 SNOW REMOVAL	0.00	1,375.00	0.00	1,375.00
5119 R&M - BUILDING	0.00	475.00	0.00	475.00
5124 COMMON AREA CLEANING EXPENSE	0.00	525.00	0.00	525.00
5130 LEGAL/ACCOUNTING	0.00	797.50	0.00	797.50
5131 TELEPHONE	0.00	51.78	0.00	51.78
5150 RESERVES	0.00	2,168.28	0.00	2,168.28
5200 TOTAL CONDOMINIUM EXPENSES	0.00	11,876.74	0.00	11,876.74
9888 NET VARIANCE	0.00	11,886.87	37,904.77	(26,017.90)

Trial Balance

339 Ocean Blvd Condo Assoc-Reserve

From 1/2021 through 1/2021- (*) Includes Unapproved Transactions

Account	Beginning Balance	Debit	Credit	Ending Balance
0900 CURRENT ASSETS				
1015 RESERVE ACCOUNT-DCU PRIMARY SAV	1,063.67	0.00	0.00	1,063.67
1016 RESERVE ACCT-DCU CHECKING	9,026.20	0.00	0.00	9,026.20
1017 RESERVE ACCT - DCU LTD SAVINGS	67,684.46	0.00	0.00	67,684.46
1398 TOTAL CURRENT ASSETS	77,774.33	0.00	0.00	77,774.33
1999 TOTAL ASSETS	77,774.33	0.00	0.00	77,774.33
2000 LIABILITIES				
2596 PRIOR YEAR CASH CARRY-OVER	(77,774.33)	0.00	0.00	(77,774.33)
2599 TOTAL LIABILITIES				
2700 TOTAL LIABILITIES & CAPITAL	(77,774.33)	0.00	0.00	(77,774.33)
4000 CONDOMINIUM INCOME				
4107 RESERVE CONTRIBUTIONS	0.00	0.00	2,168.28	(2,168.28)
4999 TOTAL CONDOMINIUM INCOME	0.00	0.00	2,168.28	(2,168.28)
5000 EXPENSES				
5250 CAPITAL PROJECT RESERVE	0.00	2,168.28	0.00	2,168.28
9888 NET VARIANCE	0.00	2,168.28	2,168.28	0.00

Balance Sheet

339 OCEAN BLVD CONDO OWNERS ASSOC

As Of January 31, 2021 - Includes Unapproved Transactions

Account	Ending Balance	Total
0900 CURRENT ASSETS		
1010 OPERATING CASH ACCOUNT-TD	33,415.26	
1100 CONDOMINIUM FEES RECEIVABLE	140.98	
1398 TOTAL CURRENT ASSETS		<u>33,556.24</u>
1999 TOTAL ASSETS		<u>33,556.24</u>
2000 LIABILITIES		
2596 PRIOR YEAR CASH CARRY-OVER	7,538.34	
2597 CURRENT YEAR VARIANCE	26,017.90	
2599 TOTAL LIABILITIES		<u>33,556.24</u>
2700 TOTAL LIABILITIES & CAPITAL		<u>33,556.24</u>

Balance Sheet

339 Ocean Blvd Condo Assoc-Reserve
As Of January 31, 2021 - Includes Unapproved Transactions

Account	Ending Balance	Total
0900 CURRENT ASSETS		
1015 RESERVE ACCOUNT-DCU PRIMARY SAV	1,063.67	
1016 RESERVE ACCT-DCU CHECKING	9,026.20	
1017 RESERVE ACCT - DCU LTD SAVINGS	67,684.46	
1398 TOTAL CURRENT ASSETS		77,774.33
1999 TOTAL ASSETS		77,774.33
2000 LIABILITIES		
2596 PRIOR YEAR CASH CARRY-OVER	77,774.33	
2599 TOTAL LIABILITIES		
2700 TOTAL LIABILITIES & CAPITAL		77,774.33

General Ledger Detail

339 OCEAN BLVD CONDO OWNERS ASSOC

From 1/2021 through 1/2021 - (*) Includes Unapproved Transactions

Acct	Description	Entry	SC	Date	Name or Reference	Debit	Credit	Balance
1010 OPERATING CASH ACCOUNT-TD							Beginning Bal.	29,729.20
	12/04-01/04	0000001148	PY	01/07/2021	AQUARION WATER CO OF NH		521.57	
	11/26-12/30	0000001148	PY	01/07/2021	AQUARION WATER CO OF NH		184.85	
	Regular Hours11/27,12/04	0000001149	PY	01/07/2021	CPMANAGEMENT, INC.		61.25	
	Mileage/Tolls11/27,12/04	0000001149	PY	01/07/2021	CPMANAGEMENT, INC.		8.05	
	MONTHHLY MGMT FEE	0000001150	PY	01/07/2021	CPMANAGEMENT INC.		1,250.00	
	2 OF 4 JANUARY	0000001151	PY	01/07/2021	MAKE A DIFFERENCE LANDSCAP		1,375.00	
	4th FLOOR DOOR	0000001152	PY	01/07/2021	NEW ENGLAND LOCK & SAFE		90.00	
	DECEMBER	0000001153	PY	01/07/2021	LAWRENCE REVAK		525.00	
	Cash Receipts-COMMC	* JE67628	JE	01/11/2021		3,366.72		
	Cash Receipts-CONDO	* JE67628	JE	01/11/2021		34,362.47		
	Cash Receipts-LATE	* JE67628	JE	01/11/2021		59.51		
	FOAM TAPE	0000001154	PY	01/14/2021	CPMANAGEMENT INC.		34.08	
	Regular Hours12/11,12/18	0000001155	PY	01/14/2021	CPMANAGEMENT, INC.		131.32	
	Overtime12/11,12/18	0000001155	PY	01/14/2021	CPMANAGEMENT, INC.		147.00	
	Mileage/Tolls12/11,12/18	0000001155	PY	01/14/2021	CPMANAGEMENT, INC.		37.38	
	SCAFFOLDING	0000001156	PY	01/14/2021	DIAMOND HILL BUILDERS, LLC		10,000.00	
	JANUARY	0000001157	PY	01/14/2021	STATELINE WASTE MANAGEMEN'		260.00	
	12/12-01/11	0000001158	PY	01/21/2021	CONSOLIDATED COMMUNICATIOI		51.78	
	TOWER HEATER	0000001159	PY	01/21/2021	CPMANAGEMENT INC.		49.97	
	THERMOMETER	0000001159	PY	01/21/2021	CPMANAGEMENT INC.		11.92	
	PHONE 12/20 ADMIN	0000001160	PY	01/21/2021	CPMANAGEMENT INC.		10.47	
	PSTG 12/20 ADMIN	0000001160	PY	01/21/2021	CPMANAGEMENT INC.		40.50	
	CHCKS 12/20 ADMIN	0000001160	PY	01/21/2021	CPMANAGEMENT INC.		5.94	
	COPYS 12/20 ADMIN	0000001160	PY	01/21/2021	CPMANAGEMENT INC.		11.10	
	REVIEW STATUTE	0000001161	PY	01/21/2021	CRONIN, BISSON & ZALINSKY, PC		797.50	
	SCAFFOLDING	0000001162	PY	01/21/2021	DIAMOND HILL BUILDERS, LLC		14,396.28	
	INSTALLMENT	0000001163	PY	01/21/2021	IPFS CORPORATION		1,444.45	
	COM INSTALLMENT	0000001164	PY	01/21/2021	PATRIOT INSURANCE COMPANY		1,285.25	
	12/04-01/05 ELEVATOR	0000001165	PY	01/21/2021	UNITIL		275.11	
	12/04-01/05 HOUSE	0000001165	PY	01/21/2021	UNITIL		1,098.97	
	JAN INT INC	* JE68068	JE	01/31/2021		2.10		
				Period Totals 1/2021		37,790.80	34,104.74	33,416.26
				Account Totals		37,790.80	34,104.74	33,416.26
1100 CONDOMINIUM FEES RECEIVABLE							Beginning Bal.	37.14
	Adjustment-LATE	* JE67628	JE	01/11/2021			10.13	
	Cash Receipts-COMMC	* JE67628	JE	01/11/2021			3,366.72	
	Cash Receipts-CONDO	* JE67628	JE	01/11/2021			34,362.47	
	Cash Receipts-LATE	* JE67628	JE	01/11/2021			59.51	
	Charge-LATE	* JE67628	JE	01/11/2021		52.70		
	Lease Charge-COMMC	* JE67628	JE	01/11/2021		3,373.81		
	Lease Charge-CONDO	* JE67628	JE	01/11/2021		34,476.16		
				Period Totals 1/2021		37,902.67	37,798.83	140.98
				Account Totals		37,902.67	37,798.83	140.98
2050 ACCOUNTS PAYABLE							Beginning Bal.	0.00
	MONTHHLY MGMT FEE	01/01/2021.002	IN	01/01/2021	CPMANAGEMENT INC.		1,250.00	
	11/26-12/30	200371461-123020	IN	01/05/2021	AQUARION WATER CO OF NH		184.85	
	12/04-01/04	200371870-010421	IN	01/05/2021	AQUARION WATER CO OF NH		521.57	
	4th FLOOR DOOR	33718	IN	01/05/2021	NEW ENGLAND LOCK & SAFE		90.00	
	Regular Hours11/27,12/04	60400	IN	01/05/2021	CPMANAGEMENT, INC.		61.25	
	Mileage/Tolls11/27,12/04	60400	IN	01/05/2021	CPMANAGEMENT, INC.		8.05	

General Ledger Detail

339 OCEAN BLVD CONDO OWNERS ASSOC

From 1/2021 through 1/2021 - (*) Includes Unapproved Transactions

Acct	Description	Entry	SC	Date	Name or Reference	Debit	Credit	Balance	
2050 ACCOUNTS PAYABLE Continued...									
	DECEMBER	INV0758	IN	01/05/2021	LAWRENCE REVAK		525.00		
	2 OF 4 JANUARY	43514	IN	01/06/2021	MAKE A DIFFERENCE LANDSCAP		1,375.00		
	12/04-01/04	0000001148	PY	01/07/2021	AQUARION WATER CO OF NH	521.57			
	11/26-12/30	0000001148	PY	01/07/2021	AQUARION WATER CO OF NH	184.85			
	Regular Hours 11/27, 12/04	0000001149	PY	01/07/2021	CPMANAGEMENT, INC.	61.25			
	Mileage/Tolls 11/27, 12/04	0000001149	PY	01/07/2021	CPMANAGEMENT, INC.	8.05			
	MONTHLY MGMT FEE	0000001150	PY	01/07/2021	CPMANAGEMENT INC.	1,250.00			
	2 OF 4 JANUARY	0000001151	PY	01/07/2021	MAKE A DIFFERENCE LANDSCAP	1,375.00			
	4th FLOOR DOOR	0000001152	PY	01/07/2021	NEW ENGLAND LOCK & SAFE	90.00			
	DECEMBER	0000001153	PY	01/07/2021	LAWRENCE REVAK	525.00			
	JANUARY	0000092015	IN	01/12/2021	STATELINE WASTE MANAGEMEN'		260.00		
	FOAM TAPE	3050371	IN	01/12/2021	CPMANAGEMENT INC.		34.08		
	Regular Hours 12/11, 12/18	60481	IN	01/12/2021	CPMANAGEMENT, INC.		131.32		
	Overtime 12/11, 12/18	60481	IN	01/12/2021	CPMANAGEMENT, INC.		147.00		
	Mileage/Tolls 12/11, 12/18	60481	IN	01/12/2021	CPMANAGEMENT, INC.		37.38		
	SCAFFOLDING	6010	IN	01/13/2021	DIAMOND HILL BUILDERS, LLC		10,000.00		
	FOAM TAPE	0000001154	PY	01/14/2021	CPMANAGEMENT INC.	34.08			
	Regular Hours 12/11, 12/18	0000001155	PY	01/14/2021	CPMANAGEMENT, INC.	131.32			
	Overtime 12/11, 12/18	0000001155	PY	01/14/2021	CPMANAGEMENT, INC.	147.00			
	Mileage/Tolls 12/11, 12/18	0000001155	PY	01/14/2021	CPMANAGEMENT, INC.	37.38			
	SCAFFOLDING	0000001156	PY	01/14/2021	DIAMOND HILL BUILDERS, LLC	10,000.00			
	JANUARY	0000001157	PY	01/14/2021	STATELINE WASTE MANAGEMEN'	260.00			
	12/04-01/05 HOUSE	2015212002-010721N	IN	01/14/2021	UNITIL		1,098.97		
	12/04-01/05 ELEVATOR	2015213002-010721N	IN	01/14/2021	UNITIL		275.11		
	INSTALLMENT	MDB-707814-010621N	IN	01/14/2021	IPFS CORPORATION		1,444.45		
	CHCKS 12/20 ADMIN	12/20 ADMIN	IN	01/15/2021	CPMANAGEMENT INC.		5.94		
	COPYS 12/20 ADMIN	12/20 ADMIN	IN	01/15/2021	CPMANAGEMENT INC.		11.10		
	PHONE 12/20 ADMIN	12/20 ADMIN	IN	01/15/2021	CPMANAGEMENT INC.		10.47		
	PSTG 12/20 ADMIN	12/20 ADMIN	IN	01/15/2021	CPMANAGEMENT INC.		40.50		
	COM INSTALLMENT	1000491261	IN	01/20/2021	PATRIOT INSURANCE COMPANY		1,285.25		
	REVIEW STATUTE	121300	IN	01/20/2021	CRONIN, BISSON & ZALINSKY, PC		797.50		
	TOWER HEATER	3513118	IN	01/20/2021	CPMANAGEMENT INC.		49.97		
	12/12-01/11	6039261132-011221N	IN	01/20/2021	CONSOLIDATED COMMUNICATIOI		51.78		
	SCAFFOLDING	6053	IN	01/20/2021	DIAMOND HILL BUILDERS, LLC		14,396.28		
	THERMOMETER	7612468	IN	01/20/2021	CPMANAGEMENT INC.		11.92		
	12/12-01/11	0000001158	PY	01/21/2021	CONSOLIDATED COMMUNICATIOI	51.78			
	TOWER HEATER	0000001159	PY	01/21/2021	CPMANAGEMENT INC.	49.97			
	THERMOMETER	0000001159	PY	01/21/2021	CPMANAGEMENT INC.	11.92			
	PHONE 12/20 ADMIN	0000001160	PY	01/21/2021	CPMANAGEMENT INC.	10.47			
	PSTG 12/20 ADMIN	0000001160	PY	01/21/2021	CPMANAGEMENT INC.	40.50			
	CHCKS 12/20 ADMIN	0000001160	PY	01/21/2021	CPMANAGEMENT INC.	5.94			
	COPYS 12/20 ADMIN	0000001160	PY	01/21/2021	CPMANAGEMENT INC.	11.10			
	REVIEW STATUTE	0000001161	PY	01/21/2021	CRONIN, BISSON & ZALINSKY, PC	797.50			
	SCAFFOLDING	0000001162	PY	01/21/2021	DIAMOND HILL BUILDERS, LLC	14,396.28			
	INSTALLMENT	0000001163	PY	01/21/2021	IPFS CORPORATION	1,444.45			
	COM INSTALLMENT	0000001164	PY	01/21/2021	PATRIOT INSURANCE COMPANY	1,285.25			
	12/04-01/05 ELEVATOR	0000001165	PY	01/21/2021	UNITIL	275.11			
	12/04-01/05 HOUSE	0000001165	PY	01/21/2021	UNITIL	1,098.97			
				Period Totals 1/2021		34,104.74	34,104.74	0.00	
				Account Totals		34,104.74	34,104.74	0.00	
2060 ACCRUED EXPENSES								Beginning Bal.	-22,228.00
	SCAFFOLDING	6010	IN	01/13/2021	DIAMOND HILL BUILDERS, LLC	10,000.00			
	SCAFFOLDING	6053	IN	01/20/2021	DIAMOND HILL BUILDERS, LLC	14,396.28			

General Ledger Detail

339 OCEAN BLVD CONDO OWNERS ASSOC

From 1/2021 through 1/2021 - (*) Includes Unapproved Transactions

Acct	Description	Entry	SC	Date	Name or Reference	Debit	Credit	Balance
2060 ACCRUED EXPENSES Continued...								
	SCAFFOLDING - DIAMOND F	JE68069	JE	01/31/2021			2,168.28	
					<i>Period Totals 1/2021</i>	24,396.28	2,168.28	0.00
					<i>Account Totals</i>	24,396.28	2,168.28	0.00
2596 PRIOR YEAR CASH CARRY-OVER								
							Beginning Bal.	-7,538.34
					<i>Period Totals 1/2021</i>	0.00	0.00	-7,538.34
					<i>Account Totals</i>	0.00	0.00	-7,538.34
4101 CONDOMINIUM FEES - RESIDENTIAL								
	Lease Charge-CONDO	JE67628	JE	01/11/2021			34,476.16	
					<i>Period Totals 1/2021</i>	0.00	34,476.16	-34,476.16
					<i>Account Totals</i>	0.00	34,476.16	-34,476.16
4102 CONDO FEES-COMMERCIAL								
	Lease Charge-COMMC	JE67628	JE	01/11/2021			3,373.81	
					<i>Period Totals 1/2021</i>	0.00	3,373.81	-3,373.81
					<i>Account Totals</i>	0.00	3,373.81	-3,373.81
4103 LATE FEES								
	Adjustment-LATE	JE67628	JE	01/11/2021		10.13		
	Charge-LATE	JE67628	JE	01/11/2021			52.70	
					<i>Period Totals 1/2021</i>	10.13	52.70	-42.57
					<i>Account Totals</i>	10.13	52.70	-42.57
4105 INTEREST INCOME								
	JAN INT INC	JE68068	JE	01/31/2021			2.10	
					<i>Period Totals 1/2021</i>	0.00	2.10	-2.10
					<i>Account Totals</i>	0.00	2.10	-2.10
5101 MANAGEMENT FEES								
	MONTHLY MGMT FEE	01/01/2021.002	IN	01/01/2021	CPMANAGEMENT INC.	1,250.00		
					<i>Period Totals 1/2021</i>	1,250.00	0.00	1,250.00
					<i>Account Totals</i>	1,250.00	0.00	1,250.00
5102 ADMINISTRATIVE COSTS								
	CHCKS 12/20 ADMIN	12/20 ADMIN	IN	01/15/2021	CPMANAGEMENT INC.	5.94		
	PSTG 12/20 ADMIN	12/20 ADMIN	IN	01/15/2021	CPMANAGEMENT INC.	40.50		
	PHONE 12/20 ADMIN	12/20 ADMIN	IN	01/15/2021	CPMANAGEMENT INC.	10.47		
	COPYS 12/20 ADMIN	12/20 ADMIN	IN	01/15/2021	CPMANAGEMENT INC.	11.10		
					<i>Period Totals 1/2021</i>	68.01	0.00	68.01
					<i>Account Totals</i>	68.01	0.00	68.01
5103 INSURANCE								
	INSTALLMENT	MDB-707814-01062N		01/14/2021	IPFS CORPORATION	1,444.45		
	COM INSTALLMENT	1000491261	IN	01/20/2021	PATRIOT INSURANCE COMPANY	1,285.25		
					<i>Period Totals 1/2021</i>	2,729.70	0.00	2,729.70
					<i>Account Totals</i>	2,729.70	0.00	2,729.70

General Ledger Detail

339 OCEAN BLVD CONDO OWNERS ASSOC

From 1/2021 through 1/2021 - (*) Includes Unapproved Transactions

Acct	Description	Entry	SC	Date	Name or Reference	Debit	Credit	Balance
5104	WATER / SEWER						Beginning Bal.	0.00
	12/04-01/04	200371870-010421	IN	01/05/2021	AQUARION WATER CO OF NH	521.57		
					Period Totals 1/2021	521.57	0.00	521.57
					Account Totals	521.57	0.00	521.57
5105	WATER - PRIVATE FIRE SERVICE FEE						Beginning Bal.	0.00
	11/26-12/30	200371461-123020	IN	01/05/2021	AQUARION WATER CO OF NH	184.85		
					Period Totals 1/2021	184.85	0.00	184.85
					Account Totals	184.85	0.00	184.85
5106	ELECTRICITY -COMMON AREA						Beginning Bal.	0.00
	12/04-01/05 HOUSE	2015212002-010721N		01/14/2021	UNITIL	1,098.97		
					Period Totals 1/2021	1,098.97	0.00	1,098.97
					Account Totals	1,098.97	0.00	1,098.97
5107	ELECTRICITY - ELEVATOR						Beginning Bal.	0.00
	12/04-01/05 ELEVATOR	2015213002-010721N		01/14/2021	UNITIL	275.11		
					Period Totals 1/2021	275.11	0.00	275.11
					Account Totals	275.11	0.00	275.11
5108	MAINTENANCE SUPPLIES						Beginning Bal.	0.00
	FOAM TAPE	3050371	IN	01/12/2021	CPMANAGEMENT INC.	34.08		
	TOWER HEATER	3513118	IN	01/20/2021	CPMANAGEMENT INC.	49.97		
	THERMOMETER	7612468	IN	01/20/2021	CPMANAGEMENT INC.	11.92		
					Period Totals 1/2021	95.97	0.00	95.97
					Account Totals	95.97	0.00	95.97
5114	TRASH REMOVAL						Beginning Bal.	0.00
	JANUARY	0000092015	IN	01/12/2021	STATELINE WASTE MANAGEMEN	260.00		
					Period Totals 1/2021	260.00	0.00	260.00
					Account Totals	260.00	0.00	260.00
5116	SNOW REMOVAL						Beginning Bal.	0.00
	2 OF 4 JANUARY	43514	IN	01/06/2021	MAKE A DIFFERENCE LANDSCAP	1,375.00		
					Period Totals 1/2021	1,375.00	0.00	1,375.00
					Account Totals	1,375.00	0.00	1,375.00
5119	R&M - BUILDING						Beginning Bal.	0.00
	4th FLOOR DOOR	33718	IN	01/05/2021	NEW ENGLAND LOCK & SAFE	90.00		
	Regular Hours11/27,12/04	60400	IN	01/05/2021	CPMANAGEMENT, INC.	61.25		
	Mileage/Tolls11/27,12/04	60400	IN	01/05/2021	CPMANAGEMENT, INC.	8.05		
	Mileage/Tolls12/11,12/18	60481	IN	01/12/2021	CPMANAGEMENT, INC.	37.38		
	Overtime12/11,12/18	60481	IN	01/12/2021	CPMANAGEMENT, INC.	147.00		
	Regular Hours12/11,12/18	60481	IN	01/12/2021	CPMANAGEMENT, INC.	131.32		
					Period Totals 1/2021	475.00	0.00	475.00
					Account Totals	475.00	0.00	475.00
5124	COMMON AREA CLEANING EXPENSE						Beginning Bal.	0.00

General Ledger Detail

339 OCEAN BLVD CONDO OWNERS ASSOC

From 1/2021 through 1/2021 - (*) Includes Unapproved Transactions

Acct	Description	Entry	SC	Date	Name or Reference	Debit	Credit	Balance
5124 COMMON AREA CLEANING EXPENSE Continued...								
	DECEMBER	INV0758	IN	01/05/2021	LAWRENCE REVAK	525.00		
					<i>Period Totals 1/2021</i>	<u>525.00</u>	<u>0.00</u>	<u>525.00</u>
					<i>Account Totals</i>	<u>525.00</u>	<u>0.00</u>	<u>525.00</u>
5130 LEGAL/ACCOUNTING								
	REVIEW STATUTE	121300	IN	01/20/2021	CRONIN, BISSON & ZALINSKY, PC	797.50		Beginning Bal. 0.00
					<i>Period Totals 1/2021</i>	<u>797.50</u>	<u>0.00</u>	<u>797.50</u>
					<i>Account Totals</i>	<u>797.50</u>	<u>0.00</u>	<u>797.50</u>
5131 TELEPHONE								
	12/12-01/11	6039261132-011221N	IN	01/20/2021	CONSOLIDATED COMMUNICATIOI	51.78		Beginning Bal. 0.00
					<i>Period Totals 1/2021</i>	<u>51.78</u>	<u>0.00</u>	<u>51.78</u>
					<i>Account Totals</i>	<u>51.78</u>	<u>0.00</u>	<u>51.78</u>
5150 RESERVES								
	SCAFFOLDING - DIAMOND P *	JE68069	JE	01/31/2021		2,168.28		Beginning Bal. 0.00
					<i>Period Totals 1/2021</i>	<u>2,168.28</u>	<u>0.00</u>	<u>2,168.28</u>
					<i>Account Totals</i>	<u>2,168.28</u>	<u>0.00</u>	<u>2,168.28</u>
339 OCEAN BLVD CONDO OWNERS ASSOC Total								
					Beginning Bal.	<u>0.00</u>	<u>146,081.36</u>	<u>146,081.36</u>
								<u>0.00</u>

General Ledger Detail

339 Ocean Blvd Condo Assoc-Reserve

From 1/2021 through 1/2021 - (*) Includes Unapproved Transactions

Acct	Description	Entry	SC	Date	Name or Reference	Debit	Credit	Balance
1015	RESERVE ACCOUNT-DCU PRIMARY SAV						Beginning Bal.	1,063.67
					<i>Period Totals 1/2021</i>	0.00	0.00	1,063.67
					<i>Account Totals</i>	0.00	0.00	1,063.67
1016	RESERVE ACCT-DCU CHECKING						Beginning Bal.	9,026.20
					<i>Period Totals 1/2021</i>	0.00	0.00	9,026.20
					<i>Account Totals</i>	0.00	0.00	9,026.20
1017	RESERVE ACCT - DCU LTD SAVINGS						Beginning Bal.	67,684.46
					<i>Period Totals 1/2021</i>	0.00	0.00	67,684.46
					<i>Account Totals</i>	0.00	0.00	67,684.46
2596	PRIOR YEAR CASH CARRY-OVER						Beginning Bal.	-77,774.33
					<i>Period Totals 1/2021</i>	0.00	0.00	-77,774.33
					<i>Account Totals</i>	0.00	0.00	-77,774.33
4107	RESERVE CONTRIBUTIONS						Beginning Bal.	0.00
	SCAFFOLDING - DIAMOND F*	JE68069	JE	01/31/2021			2,168.28	
					<i>Period Totals 1/2021</i>	0.00	2,168.28	-2,168.28
					<i>Account Totals</i>	0.00	2,168.28	-2,168.28
5250	CAPITAL PROJECT RESERVE						Beginning Bal.	0.00
	SCAFFOLDING - DIAMOND F*	JE68069	JE	01/31/2021		2,168.28		
					<i>Period Totals 1/2021</i>	2,168.28	0.00	2,168.28
					<i>Account Totals</i>	2,168.28	0.00	2,168.28
339	Ocean Blvd Condo Assoc-Reserve Totals				Beginning Bal.	0.00	2,168.28	0.00

Aged Delinquency Detail
339 OCEAN BLVD CONDO OWNERS ASSOC
339 OCEAN BLVD CONDO OWNERS ASSOC
Jan 31, 2021

SSI437
51339
Select: 01/31/21
31 Suites, 42,920 Sq. Ft.

Suite	Name	Owner Status	Cr #	St Lt	Rtn Description	Total Due	Prepaid	Future	0 - 30 Days	31-60 Days	61-90 Days	Over 90 Days
01-303	SHACKELFORD, ALAN / SWANSON, JOYCE	Current	N 2	0	LATE FEES	20.63	0.00	0.00	0.00	0.00	0.00	20.63
01-404	PRESTON, ROBERT	Current	N 1	0	LATE FEES	6.66	0.00	0.00	0.00	0.00	0.00	6.66
01-502	SORRENTINO, PETER / EFFIE	Current	N 0	0	CONDO FEE	113.69	0.00	0.00	113.69	0.00	0.00	0.00
Property Total						140.98	0.00	0.00	113.69	0.00	0.00	27.29

Aged Delinquency Summary

Description	Total Due	Future	0 - 30 Days	31 - 60 Days	61 - 90 Days	Over 90 Days
CONDO FEE	113.69	0.00	113.69	0.00	0.00	0.00
LATE FEES	27.29	0.00	0.00	0.00	0.00	27.29
	140.98	0.00	113.69	0.00	0.00	27.29

Aged Prepaid Summary

Description	Total Due

Delinquency Summary (By Owner Status)

Description	Total	Applicant	Current	Previous
CONDO FEE	113.69	0.00	113.69	0.00
LATE FEES	27.29	0.00	27.29	0.00
	140.98	0.00	140.98	0.00

Collected Monthly Deposits
339 OCEAN BLVD CONDO OWNERS ASSOC
339 OCEAN BLVD CONDO OWNERS ASSOC
Jan 31, 2021

Suite	Name	Batch	Date	Eff Date	Code	Rent/ Other	Security Deposits	Misc	Return	Description	Reference
Batch : 51339 37 1/4/2021											
01 - 101	HATHAWAY, JEFF / KRIST		01/04/21	01/21	COMMC	687.72	0.00	0.00	0.00	Payment	780
01 - 503	MORIN, RICHARD		01/04/21	01/21	CONDO	1,486.04	0.00	0.00	0.00	Payment	3444
01 - 201	CALIGARIS, JOHN / GAIL		01/04/21	01/21	CONDO	1,588.27	0.00	0.00	0.00	Payment	5701
01 - 403	CHEN, SONG YUN & XUE		01/04/21	01/21	CONDO	1,486.04	0.00	0.00	0.00	Payment	532
01 - 404	PRESTON, ROBERT		01/04/21	01/21	LATE	13.96	0.00	0.00	0.00	Payment	2267
01 - 404	PRESTON, ROBERT		01/04/21	01/21	CONDO	1,486.04	0.00	0.00	0.00	Payment	2267
01 - 401	BARRETT, SCOTT / RUTH		01/04/21	01/21	CONDO	1,588.27	0.00	0.00	0.00	Payment	1247
01 - 406	BOYNTON, RICHARD / DIA		01/04/21	01/21	CONDO	1,040.03	0.00	0.00	0.00	Payment	3259
01 - 506	MANCINI, JOSEPH / DEBOI		01/04/21	01/21	CONDO	1,040.03	0.00	0.00	0.00	Payment	9069
01 - 205	MODA, TONY / DOLLY LO		01/04/21	01/21	CONDO	1,509.33	0.00	0.00	0.00	Payment	7884
01 - 204	CHENG, JOANNA / TSAI, V		01/04/21	01/21	CONDO	1,373.53	0.00	0.00	0.00	Payment	0070112992
01 - 206	MOULD, DAVID / PUSHPA		01/04/21	01/21	CONDO	961.90	0.00	0.00	0.00	Payment	0069064504
Batch (51339-37) Total 14,261.16											
Batch : 51339 38 1/4/2021											
01 - 305	BELFIORE, JOSEPH / DEBC		01/04/21	01/21	CONDO	1,509.33	0.00	0.00	0.00	Payment	4849
01 - 202	TROTTIER, ROBERT / LISA		01/04/21	01/21	CONDO	1,509.33	0.00	0.00	0.00	Payment	5903
01 - 304	SCHADEE, MURIEL		01/04/21	01/21	CONDO	1,486.04	0.00	0.00	0.00	Payment	775
01 - 103	OCEANFRONT CONVENIE		01/04/21	01/21	COMMC	675.19	0.00	0.00	0.00	Payment	2259
01 - 502	SORRENTINO, PETER / EFI		01/04/21	01/21	CONDO	1,395.64	0.00	0.00	0.00	Payment	7121
01 - 501	BOSMA, PHILLIP / SUSAN		01/04/21	01/21	CONDO	1,588.27	0.00	0.00	0.00	Payment	997171
01 - 204	CHENG, JOANNA / TSAI, V		01/04/21	01/21	CONDO	112.51	0.00	0.00	0.00	Payment	0073523763
01 - 206	MOULD, DAVID / PUSHPA		01/04/21	01/21	CONDO	78.13	0.00	0.00	0.00	Payment	0073332923
01 - 402	GIREESH, ARVIND		01/04/21	01/21	CONDO	1,509.33	0.00	0.00	0.00	Payment	1005
01 - 505	GADBUT, ALBERT / SUSAI		01/04/21	01/21	CONDO	1,395.64	0.00	0.00	0.00	Payment	697899797
Batch (51339-38) Total 11,259.41											
Batch : 51339 39 1/6/2021											
01 - 504	IULIUCCI, JOHN / LINDA		01/05/21	01/21	CONDO	1,486.04	0.00	0.00	0.00	Payment	1001
01 - 306	WELCH, BRADFORD / SUS		01/06/21	01/21	CONDO	1,040.03	0.00	0.00	0.00	Payment	1374
01 - 302	HUFNAGLE, GARY / JANE		01/06/21	01/21	CONDO	1,509.33	0.00	0.00	0.00	Payment	7154
Batch (51339-39) Total 4,035.40											
Batch : 51339 40 1/11/2021											
01 - 303	SHACKELFORD, ALAN / SI		01/11/21	01/21	CONDO	1,486.04	0.00	0.00	0.00	Payment	1926
01 - 301	BEZREH, STEVE / SUSAN		01/11/21	01/21	CONDO	1,588.27	0.00	0.00	0.00	Payment	0074706715
Batch (51339-40) Total 3,074.31											
Batch : 51339 41 1/19/2021											

Collected Monthly Deposits
339 OCEAN BLVD CONDO OWNERS ASSOC
339 OCEAN BLVD CONDO OWNERS ASSOC
Jan 31, 2021

Suite	Name	Date	Eff Date	Code	Rent/ Other	Security Deposits	Misc	Return	Description	Reference
01 - 203	RICHARDS, SCOTT / DEBO	01/19/21	01/21	CONDO	1,486.04	0.00	0.00	0.00	Payment	2348
01 - 102	FRADY, PETER / RIANNA	01/19/21	01/21	COMM	675.19	0.00	0.00	0.00	Payment	1315
Batch (51339-41) Total		2,161.23			2,161.23	0.00	0.00	0.00		
Batch :		51339	42	1/21/2021						
01 - 104	ALOHA ICE CREAM	01/21/21	01/21	COMM	442.77	0.00	0.00	0.00	CK DATED 1/18/2021	1158
01 - 104	ALOHA ICE CREAM	01/21/21	01/21	LATE	6.64	0.00	0.00	0.00	CK DATED 1/18/2021	1158
01 - 107	SEACOAST INVESTMENTS	01/21/21	01/21	LATE	1.49	0.00	0.00	0.00	P/M 01/19/2021	10308
01 - 107	SEACOAST INVESTMENTS	01/21/21	01/21	COMM	105.33	0.00	0.00	0.00	P/M 01/19/2021	10308
01 - 107	SEACOAST INVESTMENTS	01/21/21	01/21	LATE	1.58	0.00	0.00	0.00	P/M 01/19/2021	10308
01 - 105	SEACOAST INVESTMENTS	01/21/21	01/21	LATE	1.49	0.00	0.00	0.00	P/M 01/19/2021	10307
01 - 105	SEACOAST INVESTMENTS	01/21/21	01/21	COMM	105.33	0.00	0.00	0.00	P/M 01/19/2021	10307
01 - 105	SEACOAST INVESTMENTS	01/21/21	01/21	LATE	1.58	0.00	0.00	0.00	P/M 01/19/2021	10307
Batch (51339-42) Total		666.21			666.21	0.00	0.00	0.00		
Batch :		51339	44	1/29/2021						
01 - 106	FOUR DAUGHTERS AND A	01/29/21	01/21	COMM	675.19	0.00	0.00	0.00	P/M 01/25/2021	001121
01 - 106	FOUR DAUGHTERS AND A	01/29/21	01/21	LATE	10.13	0.00	0.00	0.00	P/M 01/25/2021	001121
01 - 505	GADBUT, ALBERT / SUSAN	01/29/21	01/21	CONDO	113.69	0.00	0.00	0.00	Payment	702432768
01 - 405	HARTNETT, DAVE / KARA	01/29/21	01/21	CONDO	1,509.33	0.00	0.00	0.00	P/M 01/25/2021	000331
01 - 405	HARTNETT, DAVE / KARA	01/29/21	01/21	LATE	22.64	0.00	0.00	0.00	P/M 01/25/2021	000331
Batch (51339-44) Total		2,330.98			2,330.98	0.00	0.00	0.00		
Bank Book (51339) Total		37,788.70			37,788.70	0.00	0.00	0.00		
Property (51339) Total:		37,788.70			37,788.70	0.00	0.00	0.00		
Grand Total		37,788.70			37,788.70	0.00	0.00	0.00		

Check Register Summary by Property/Check

As of January 29, 2021
 51339 - 339 OCEAN BLVD CONDO OWNERS ASSOC

Check #	Chk Run	Description	Check Date	Invoice Date	Pd/Yr	Pay Type	Amount	Bank
0000001148	3623	AQUARION WATER CO OF NH (AQUAWAT) Check Processing	01/07/2021	12/30/2020	1/21	Computer Check	706.42	51339
0000001149	3623	CPMANAGEMENT, INC. (CPMAIN) Check Processing	01/07/2021	01/05/2021	1/21	Computer Check	69.30	51339
0000001150	3623	CPMANAGEMENT INC. (CPMMAN) Check Processing	01/07/2021	01/01/2021	1/21	Computer Check	1,250.00	51339
0000001151	3623	MAKE A DIFFERENCE LANDSCAPING, LLC (MAKDIF) Check Processing	01/07/2021	12/07/2020	1/21	Computer Check	1,375.00	51339
0000001152	3623	NEW ENGLAND LOCK & SAFE (NELOCK) Check Processing	01/07/2021	12/29/2020	1/21	Computer Check	90.00	51339
0000001153	3623	LAWRENCE REVAK (SVPROP) Check Processing	01/07/2021	12/31/2020	1/21	Computer Check	525.00	51339
0000001154	3625	CPMANAGEMENT INC. (CPHOME) Check Processing	01/14/2021	12/30/2020	1/21	Computer Check	34.08	51339
0000001155	3625	CPMANAGEMENT, INC. (CPMAIN) Check Processing	01/14/2021	01/12/2021	1/21	Computer Check	315.70	51339
0000001156	3625	DIAMOND HILL BUILDERS, LLC (DIAHIL) Check Processing	01/14/2021	01/04/2021	1/21	Computer Check	10,000.00	51339
0000001157	3625	STATELINE WASTE MANAGEMENT (STAWAS) Check Processing	01/14/2021	01/01/2021	1/21	Computer Check	260.00	51339
0000001158	3628	CONSOLIDATED COMMUNICATIONS (CONCOM) Check Processing	01/21/2021	01/12/2021	1/21	Computer Check	51.78	51339
0000001159	3628	CPMANAGEMENT INC. (CPHOME) Check Processing	01/21/2021	01/15/2021	1/21	Computer Check	61.89	51339
0000001160	3628	CPMANAGEMENT INC. (CPMMAN) Check Processing	01/21/2021	01/15/2021	1/21	Computer Check	68.01	51339
0000001161	3628	CRONIN, BISSON & ZALINSKY, PC (CROBIS) Check Processing	01/21/2021	01/13/2021	1/21	Computer Check	797.50	51339

Check Register Summary by Property/Check

As of January 29, 2021
 51339 - 339 OCEAN BLVD CONDO OWNERS ASSOC

Check #	Chk Run	Description	Check Date	Invoice Date	Pd/Yr	Pay Type	Amount	Bank
		DIAMOND HILL BUILDERS, LLC (DIAHIL)						
0000001162	3628	Check Processing	01/21/2021	01/18/2021	1/21	Computer Check	14,396.28	51339
		IPFS CORPORATION (IPFSCORP)						
0000001163	3628	Check Processing	01/21/2021	01/06/2021	1/21	Computer Check	1,444.45	51339
		PATRIOT INSURANCE COMPANY (PATINS)						
0000001164	3628	Check Processing	01/21/2021	01/13/2021	1/21	Computer Check	1,285.25	51339
		UNITIL (UNITIL)						
0000001165	3628	Check Processing	01/21/2021	01/07/2021	1/21	Computer Check	1,374.08	51339
Property Total 51339 - 339 OCEAN BLVD CONDO OWNERS ASSOC							\$34,104.74	



America's Most Convenient Bank®

E STATEMENT OF ACCOUNT

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

Page: 1 of 6
Statement Period: Jan 01 2021-Jan 31 2021
Cust Ref #: 9245922649-718-E-***
Primary Account #: 924-5922649

TD Business Interest Checking

339 OCEAN BOULEVARD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC

Account # 924-5922649

ACCOUNT SUMMARY

Beginning Balance	34,780.08	Average Collected Balance	49,384.16
Deposits	37,788.70	Interest Earned This Period	2.10
Other Credits	2.10	Interest Paid Year-to-Date	2.10
Checks Paid	39,065.62	Annual Percentage Yield Earned	0.05%
Ending Balance	33,505.26	Days in Period	31

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
01/04	DEPOSIT	14,261.16
01/05	DEPOSIT	11,259.41
01/07	DEPOSIT	4,035.40
01/12	DEPOSIT	3,074.31
01/20	DEPOSIT	2,161.23
01/21	DEPOSIT	666.21
01/29	DEPOSIT	2,330.98
Subtotal:		37,788.70

Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
01/29	INTEREST PAID	2.10
Subtotal:		2.10

Checks Paid

No. Checks: 24

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

DATE	SERIAL NO	AMOUNT	DATE	SERIAL NO	AMOUNT
01/05	1134	525.00	01/08	1150	1,250.00
01/05	1137*	137.50	01/15	1151	1,375.00
01/04	1142*	1,395.64	01/20	1153*	525.00
01/05	1143	49.72	01/15	1154	34.08
01/11	1145*	550.00	01/15	1155	315.70
01/04	1146	1,444.45	01/25	1156	10,000.00
01/05	1147	948.57	01/22	1157	260.00
01/15	1148	706.42	01/26	1158	51.78
01/08	1149	69.30	01/22	1159	61.89

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.

1	Ending Balance	33,505.26
2	Total Deposits	+ _____
3	Sub Total	_____
4	Total Withdrawals	- _____
5	Adjusted Balance	_____

3	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits			

4	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

4	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

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.



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

339 OCEAN BOULEVARD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC

Page: 3 of 6
Statement Period: Jan 01 2021-Jan 31 2021
Cust Ref #: 9245922649-718-E-***
Primary Account #: 924-5922649

DAILY ACCOUNT ACTIVITY

Checks Paid (continued)

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

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
01/22	1160	68.01	01/25	1163	1,444.45
01/27	1161	797.50	01/29	1164	1,285.25
01/25	1162	14,396.28	01/26	1165	1,374.08
			Subtotal:		39,065.62

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
12/31	34,780.08	01/20	60,245.21
01/04	46,201.15	01/21	60,911.42
01/05	55,799.77	01/22	60,521.52
01/07	59,835.17	01/25	34,680.79
01/08	58,515.87	01/26	33,254.93
01/11	57,965.87	01/27	32,457.43
01/12	61,040.18	01/29	33,505.26
01/15	58,608.98		

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



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

339 OCEAN BOULEVARD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC

Page: 4 of 6
Statement Period: Jan 01 2021-Jan 31 2021
Cust Ref #: 9245922649-718-E-***
Primary Account #: 924-5922649

339 OCEAN BLVD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC
STE 100
Easton, NH 03823

TO BANK

NO: 000001134

DATE: 12/03/2020 AMOUNT: *****\$525.00

PAY FIVE HUNDRED TWENTY-FIVE AND XX / 100 DOLLARS

TO THE ORDER OF: LAWRENCE REYAK
888 SEAVIEW PROPERTY MAINTENANCE
PO BOX 903
PORTSMOUTH, NH 03801

AUTHORIZED SIGNATURE

⑆0000001134⑆ ⑆0114000716⑆ ⑆9245922649⑆

#1134 01/05 \$525.00

339 OCEAN BLVD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC
STE 100
Easton, NH 03823

TO BANK

NO: 000001137

DATE: 12/16/2020 AMOUNT: *****\$137.50

PAY ONE HUNDRED THIRTY-SEVEN AND 00 / 100 DOLLARS

TO THE ORDER OF: CROMB, BRISON & ZALINSKY, PC
722 CHESTNUT ST
MANCHESTER, NH 03104

AUTHORIZED SIGNATURE

⑆0000001137⑆ ⑆0114000716⑆ ⑆9245922649⑆

#1137 01/05 \$137.50

339 OCEAN BLVD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC
STE 100
Easton, NH 03823

TO BANK

NO: 000001142

DATE: 12/30/2020 AMOUNT: *****\$1,395.64

PAY ONE THOUSAND THREE HUNDRED NINETY-FIVE AND 64 / 100 DOLLARS

TO THE ORDER OF: 339 OCEAN BLVD RESERVE

AUTHORIZED SIGNATURE

⑆0000001142⑆ ⑆0114000716⑆ ⑆9245922649⑆

#1142 01/04 \$1,395.64

339 OCEAN BLVD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC
STE 100
Easton, NH 03823

TO BANK

NO: 000001143

DATE: 12/30/2020 AMOUNT: *****\$49.72

PAY FORTY-NINE AND 72 / 100 DOLLARS

TO THE ORDER OF: CONSOLIDATED COMMUNICATIONS
PO BOX 11931
LEWISTON, ME 04243-8473

AUTHORIZED SIGNATURE

⑆0000001143⑆ ⑆0114000716⑆ ⑆9245922649⑆

#1143 01/05 \$49.72

339 OCEAN BLVD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC
STE 100
Easton, NH 03823

TO BANK

NO: 000001145

DATE: 12/30/2020 AMOUNT: *****\$550.00

PAY FIVE HUNDRED FIFTY AND 00 / 100 DOLLARS

TO THE ORDER OF: CROMB, BRISON & ZALINSKY, PC
722 CHESTNUT ST
MANCHESTER, NH 03104

AUTHORIZED SIGNATURE

⑆0000001145⑆ ⑆0114000716⑆ ⑆9245922649⑆

#1145 01/11 \$550.00

339 OCEAN BLVD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC
STE 100
Easton, NH 03823

TO BANK

NO: 000001146

DATE: 12/30/2020 AMOUNT: *****\$1,444.45

PAY ONE THOUSAND FOUR HUNDRED FORTY-FOUR AND 45 / 100 DOLLARS

TO THE ORDER OF: PPS CORPORATION
P.O. BOX 32144
NEW YORK, NY 10017-3144

AUTHORIZED SIGNATURE

⑆0000001146⑆ ⑆0114000716⑆ ⑆9245922649⑆

#1146 01/04 \$1,444.45

339 OCEAN BLVD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC
STE 100
Easton, NH 03823

TO BANK

NO: 000001147

DATE: 12/30/2020 AMOUNT: *****\$948.57

PAY NINE HUNDRED FORTY-EIGHT AND 57 / 100 DOLLARS

TO THE ORDER OF: UNTIL
P.O. BOX 961077
BOSTON, MA 02296-1077

AUTHORIZED SIGNATURE

⑆0000001147⑆ ⑆0114000716⑆ ⑆9245922649⑆

#1147 01/05 \$948.57

339 OCEAN BLVD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC
STE 100
Easton, NH 03823

TO BANK

NO: 000001148

DATE: 01/07/2021 AMOUNT: *****\$706.42

PAY SEVEN HUNDRED SIX AND 42 / 100 DOLLARS

TO THE ORDER OF: AQUARION WATER CO OF NH
PO BOX 3267
CHELSEA, MA 02150-8267

AUTHORIZED SIGNATURE

⑆0000001148⑆ ⑆0114000716⑆ ⑆9245922649⑆

#1148 01/15 \$706.42

339 OCEAN BLVD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC
STE 100
Easton, NH 03823

TO BANK

NO: 000001149

DATE: 01/07/2021 AMOUNT: *****\$69.30

PAY SIXTY-NINE AND 30 / 100 DOLLARS

TO THE ORDER OF: CPMANAGEMENT, INC.

AUTHORIZED SIGNATURE

⑆0000001149⑆ ⑆0114000716⑆ ⑆9245922649⑆

#1149 01/08 \$69.30

339 OCEAN BLVD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC
STE 100
Easton, NH 03823

TO BANK

NO: 000001150

DATE: 01/07/2021 AMOUNT: *****\$1,250.00

PAY ONE THOUSAND TWO HUNDRED FIFTY AND 00 / 100 DOLLARS

TO THE ORDER OF: CPMANAGEMENT, INC.

AUTHORIZED SIGNATURE

⑆0000001150⑆ ⑆0114000716⑆ ⑆9245922649⑆

#1150 01/08 \$1,250.00



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

339 OCEAN BOULEVARD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC

Page: 5 of 6
Statement Period: Jan 01 2021-Jan 31 2021
Cust Ref #: 9245922649-718-E-***
Primary Account #: 924-5922649

339 OCEAN BLVD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC.
STE 100
EAST, NH 02833

TO BANK

NO: 000001191

DATE: 01/05/21 AMOUNT: \$1,375.00

PAY ONE THOUSAND THREE HUNDRED SEVENTY-FIVE AND XX / 100 DOLLARS

TO THE ORDER OF: MAKE A DIFFERENCE LANDSCAPING, LLC
488 CALDWAY
LEE, NH 03861

AUTHORIZED SIGNATURE

⑆000000115⑆ ⑆011400071⑆ ⑆9245922649⑆

#1151 01/15 \$1,375.00

339 OCEAN BLVD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC.
STE 100
EAST, NH 02833

TO BANK

NO: 000001193

DATE: 01/07/21 AMOUNT: \$525.00

PAY FIVE HUNDRED TWENTY-FIVE AND XX / 100 DOLLARS

TO THE ORDER OF: LAWRENCE REYAK
104 SEA VIEW PROPERTY MAINTENANCE
PO BOX 842
PORTSMOUTH, NH 02863

AUTHORIZED SIGNATURE

⑆000000115⑆ ⑆011400071⑆ ⑆9245922649⑆

#1153 01/20 \$525.00

339 OCEAN BLVD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC.
STE 100
EAST, NH 02833

TO BANK

NO: 000001194

DATE: 01/14/21 AMOUNT: \$34.08

PAY THIRTY-FOUR AND 08 / 100 DOLLARS

TO THE ORDER OF: CPMANAGEMENT INC.

AUTHORIZED SIGNATURE

⑆000000115⑆ ⑆011400071⑆ ⑆9245922649⑆

#1154 01/15 \$34.08

339 OCEAN BLVD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC.
STE 100
EAST, NH 02833

TO BANK

NO: 000001195

DATE: 01/14/21 AMOUNT: \$315.70

PAY THREE HUNDRED FIFTEEN AND 70 / 100 DOLLARS

TO THE ORDER OF: CPMANAGEMENT, INC.

AUTHORIZED SIGNATURE

⑆000000115⑆ ⑆011400071⑆ ⑆9245922649⑆

#1155 01/15 \$315.70

339 OCEAN BLVD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC.
STE 100
EAST, NH 02833

TO BANK

NO: 000001196

DATE: 01/14/21 AMOUNT: \$10,000.00

PAY TEN THOUSAND AND 00 / 100 DOLLARS

TO THE ORDER OF: DIAMOND HILL BUILDERS, LLC
80 PORTSMOUTH AVE., STE 17
DORSET, NH 03820

AUTHORIZED SIGNATURE

⑆000000115⑆ ⑆011400071⑆ ⑆9245922649⑆

#1156 01/25 \$10,000.00

339 OCEAN BLVD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC.
STE 100
EAST, NH 02833

TO BANK

NO: 000001197

DATE: 01/14/21 AMOUNT: \$260.00

PAY TWO HUNDRED SIXTY AND XX / 100 DOLLARS

TO THE ORDER OF: STATELINE WASTE MANAGEMENT
P.O. BOX 92
WINDHAM, NH 03097

AUTHORIZED SIGNATURE

⑆000000115⑆ ⑆011400071⑆ ⑆9245922649⑆

#1157 01/22 \$260.00

339 OCEAN BLVD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC.
STE 100
EAST, NH 02833

TO BANK

NO: 000001198

DATE: 01/14/21 AMOUNT: \$51.78

PAY FIFTY-ONE AND 78 / 100 DOLLARS

TO THE ORDER OF: CONSOLIDATED COMMUNICATIONS
PO BOX 11827
LEWISTON, ME 04243-8473

AUTHORIZED SIGNATURE

⑆000000115⑆ ⑆011400071⑆ ⑆9245922649⑆

#1158 01/26 \$51.78

339 OCEAN BLVD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC.
STE 100
EAST, NH 02833

TO BANK

NO: 000001199

DATE: 01/14/21 AMOUNT: \$61.89

PAY SIXTY-ONE AND 89 / 100 DOLLARS

TO THE ORDER OF: CPMANAGEMENT INC.

AUTHORIZED SIGNATURE

⑆000000115⑆ ⑆011400071⑆ ⑆9245922649⑆

#1159 01/22 \$61.89

339 OCEAN BLVD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC.
STE 100
EAST, NH 02833

TO BANK

NO: 000001198

DATE: 01/16/21 AMOUNT: \$68.01

PAY SIXTY-EIGHT AND 01 / 100 DOLLARS

TO THE ORDER OF: CPMANAGEMENT INC.

AUTHORIZED SIGNATURE

⑆000000115⑆ ⑆011400071⑆ ⑆9245922649⑆

#1160 01/22 \$68.01

339 OCEAN BLVD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC.
STE 100
EAST, NH 02833

TO BANK

NO: 000001199

DATE: 01/16/21 AMOUNT: \$797.50

PAY SEVEN HUNDRED NINETY-SEVEN AND 50 / 100 DOLLARS

TO THE ORDER OF: CROKER, BESSON & ZALINSKY, PC
732 CHESTNUT ST.
SOMERSET, NH 02814

AUTHORIZED SIGNATURE

⑆000000115⑆ ⑆011400071⑆ ⑆9245922649⑆

#1161 01/27 \$797.50



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

339 OCEAN BOULEVARD CONDO OWNERS ASSOC
40 CPMANAGEMENT INC

Page: 6 of 6
Statement Period: Jan 01 2021-Jan 31 2021
Cust Ref #: 9245922649-718-E-***
Primary Account #: 924-5922649

339 OCEAN BLVD CONDO OWNERS ASSOC
C/O CPMANAGEMENT INC.
STE 100
EASTON, NH 03833

TO BANK

NO: 000001163

DATE: 01/21/2021 AMOUNT: \$14,396.28

PAY FOURTEEN THOUSAND THREE HUNDRED NINETY-SIX AND 28/100 DOLLARS

TO THE ORDER OF: DIAMOND HILL BUILDERS, LLC
22 PONTBROOK AVENUE, STE 17
EASTON, NH 03833

AUTHORIZED SIGNATURE

⑆000001163⑆ ⑆011400071⑆ ⑆9245922649⑆

#1162 01/25 \$14,396.28

339 OCEAN BLVD CONDO OWNERS ASSOC
C/O CPMANAGEMENT INC.
STE 100
EASTON, NH 03833

TO BANK

NO: 000001163

DATE: 01/21/2021 AMOUNT: \$1,444.45

PAY ONE THOUSAND FOUR HUNDRED FORTY-FOUR AND 48/100 DOLLARS

TO THE ORDER OF: IFS CORPORATION
P.O. BOX 22144
NEW YORK, NY 10087-0144

AUTHORIZED SIGNATURE

⑆000001163⑆ ⑆011400071⑆ ⑆9245922649⑆

#1163 01/25 \$1,444.45

339 OCEAN BLVD CONDO OWNERS ASSOC
C/O CPMANAGEMENT INC.
STE 100
EASTON, NH 03833

TO BANK

NO: 000001164

DATE: 01/21/2021 AMOUNT: \$1,285.25

PAY ONE THOUSAND TWO HUNDRED EIGHTY-FIVE AND 25/100 DOLLARS

TO THE ORDER OF: PATRIOT INSURANCE COMPANY
ONE MUTUAL AVENUE
FRANKENMUTH, MI 48737-0861

AUTHORIZED SIGNATURE

⑆000001164⑆ ⑆011400071⑆ ⑆9245922649⑆

#1164 01/29 \$1,285.25

339 OCEAN BLVD CONDO OWNERS ASSOC
C/O CPMANAGEMENT INC.
STE 100
EASTON, NH 03833

TO BANK

NO: 000001163

DATE: 01/21/2021 AMOUNT: \$1,374.08

PAY ONE THOUSAND THREE HUNDRED SEVENTY-FOUR AND 88/100 DOLLARS

TO THE ORDER OF: UNITED
P.O. BOX 061077
BOSTON, MA 02268-1077

AUTHORIZED SIGNATURE

⑆000001163⑆ ⑆011400071⑆ ⑆9245922649⑆

#1165 01/26 \$1,374.08



America's Most Convenient Bank®

E STATEMENT OF ACCOUNT

339 OCEAN BOULEVARD CONDO OWNERS ASSOC
INSURANCE CHECK ACCOUNT
339 OCEAN BOULEVARD
HAMPTON NH 03842

Page: 1 of 2
Statement Period: Jan 01 2021-Jan 31 2021
Cust Ref #: 9246065258-718-E-***
Primary Account #: 924-6065258

TD Business Interest Checking

339 OCEAN BOULEVARD CONDO OWNERS ASSOC
INSURANCE CHECK ACCOUNT

Account # 924-6065258

ACCOUNT SUMMARY

Beginning Balance	23.37	Average Collected Balance	23.37
Ending Balance	23.37	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
		Days in Period	31

DAILY ACCOUNT ACTIVITY

No Transactions this Statement Period

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

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender

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.

1	Ending Balance		23.37
2	Total Deposits	+	
3	Sub Total		
4	Total Withdrawals	-	
5	Adjusted Balance		

2	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	Total Deposits		

4	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		

	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.