

# Balance Sheet

As of 12/31/2019, Cash Basis

Prepared By: WestWork Corp  
PO Box 270665  
Littleton, CO 80127

## Pineview Condominium Homeowner's Association, Inc

### Assets

#### Current Asset

Pineview Condo Reserve Account	14,285.47
Pineview Operating Account PPB	890.42

<b>Total Current Asset</b>	<b>\$15,175.89</b>
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#### Fixed Asset

Depreciation	(2,470.50)
Laundry Equipment	4,593.18

<b>Total Fixed Asset</b>	<b>\$2,122.68</b>
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<b>Total Assets</b>	<b>\$17,298.57</b>
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### Liabilities

#### Current Liability

Prepayments	235.00
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<b>Total Current Liability</b>	<b>\$235.00</b>
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<b>Total Liabilities</b>	<b>\$235.00</b>
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### Equity

Opening Balance Equity	15,380.79
Retained Earnings	12,842.05
Net Income	(11,159.27)

<b>Total Equity</b>	<b>\$17,063.57</b>
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<b>Total Liabilities &amp; Equity</b>	<b>\$17,298.57</b>
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# Budget vs. Actuals

Cash basis

Prepared By: WestWork Corp  
PO Box 270665  
Littleton, CO 80127

## Pineview Condominium Homeowner's Association, Inc - Pineview 2019 Approved Budget

Account	1/1/2019 - 12/31/2019			
	Actual	Budget	Over Budget	% of Budget
<b>Income</b>				
Association Fee Income				
Association Fee Income - Other	33,425.00	33,840.00	(415.00)	98.77 %
<b>Total</b> for Association Fee Income	<b>\$33,425.00</b>	<b>\$33,840.00</b>	<b>(\$415.00)</b>	<b>98.77 %</b>
Interest Income	0.00	2.00	(2.00)	0.00 %
Other Income				
Fines	400.00	0.00	400.00	--
Late Fee Income	75.00	0.00	75.00	--
<b>Total</b> for Other Income	<b>\$475.00</b>	<b>\$0.00</b>	<b>\$475.00</b>	<b>0.00 %</b>
<b>Total</b> for Income	<b>\$33,900.00</b>	<b>\$33,842.00</b>	<b>\$58.00</b>	<b>100.17 %</b>
<b>Expenses</b>				
Administrative				
Audit/Tax Prep	0.00	400.00	(400.00)	0.00 %
Management Fees	3,480.00	3,480.00	0.00	100.00 %
<b>Total</b> for Administrative	<b>\$3,480.00</b>	<b>\$3,880.00</b>	<b>(\$400.00)</b>	<b>89.69 %</b>
Cleaning and Maintenance				
Cleaning and Maintenance - Other	435.83	720.00	(284.17)	60.53 %
<b>Total</b> for Cleaning and Maintenance	<b>\$435.83</b>	<b>\$720.00</b>	<b>(\$284.17)</b>	<b>60.53 %</b>
Common Expenses				
Asphalt Repairs	300.00	0.00	300.00	--
Building Repairs	0.00	600.00	(600.00)	0.00 %

# Budget vs. Actuals

Cash basis

Prepared By: WestWork Corp  
PO Box 270665  
Littleton, CO 80127

Account	1/1/2019 - 12/31/2019			
	Actual	Budget	Over Budget	% of Budget
Gutter Cleaning	375.00	0.00	375.00	--
Plumbing	12,363.14	0.00	12,363.14	--
<b>Total for Common Expenses</b>	<b>\$13,038.14</b>	<b>\$600.00</b>	<b>\$12,438.14</b>	<b>2,173.02 %</b>
Insurance	6,769.64	5,200.00	1,569.64	130.19 %
Landscaping				
Grounds Clean-Up Maint.	4,325.00	5,300.00	(975.00)	81.60 %
Irrigation System Repairs	1,170.09	0.00	1,170.09	--
Landscape -Trees & Shrub Care	1,168.75	0.00	1,168.75	--
Landscaping - Other	1,800.00	0.00	1,800.00	--
Snow Removal/Repairs	4,342.50	1,600.00	2,742.50	271.41 %
<b>Total for Landscaping</b>	<b>\$12,806.34</b>	<b>\$6,900.00</b>	<b>\$5,906.34</b>	<b>185.60 %</b>
Licenses and Permits	25.00	0.00	25.00	--
Transfer to Reserves	0.00	9,475.20	(9,475.20)	0.00 %
Utilities				
Gas/Electric	1,189.55	1,000.00	189.55	118.96 %
Trash Removal	1,836.38	1,800.00	36.38	102.02 %
Water/Sewer	8,449.49	6,600.00	1,849.49	128.02 %
<b>Total for Utilities</b>	<b>\$11,475.42</b>	<b>\$9,400.00</b>	<b>\$2,075.42</b>	<b>122.08 %</b>
<b>Total for Expenses</b>	<b>\$48,030.37</b>	<b>\$36,175.20</b>	<b>\$11,855.17</b>	<b>132.77 %</b>
<b>Net Operating Income</b>	<b>(\$14,130.37)</b>	<b>(\$2,333.20)</b>	<b>(\$11,797.17)</b>	<b>0.00 %</b>
<b>Non-operating Income</b>				
Laundry Income	3,088.44	2,412.24	676.20	128.03 %
<b>Total for Non-operating Income</b>	<b>\$3,088.44</b>	<b>\$2,412.24</b>	<b>\$676.20</b>	<b>128.03 %</b>

# Budget vs. Actuals

Cash basis

Prepared By: WestWork Corp  
PO Box 270665  
Littleton, CO 80127

Account	1/1/2019 - 12/31/2019			
	Actual	Budget	Over Budget	% of Budget
<b>Non-operating Expenses</b>				
Laundry Expense	131.70	0.00	131.70	--
<b>Total</b> for Non-operating Expenses	<b>\$131.70</b>	<b>\$0.00</b>	<b>\$131.70</b>	<b>0.00 %</b>
<b>Net Non-operating Income</b>	<b>\$2,956.74</b>	<b>\$2,412.24</b>	<b>\$544.50</b>	<b>122.57 %</b>
<b>Net Income</b>	<b>(\$11,173.63)</b>	<b>\$79.04</b>	<b>(\$11,252.67)</b>	<b>-14,136.68 %</b>

# Income Statement

1/1/2019 - 12/31/2019, By Quarter, Cash basis

Prepared By: WestWork Corp  
PO Box 270665  
Littleton, CO 80127

## Pineview Condominium Homeowner's Association, Inc

Account	1/1/2019 - 3/31/2019	4/1/2019 - 6/30/2019	7/1/2019 - 9/30/2019	10/1/2019 - 12/31/2019
<b>Income</b>				
Association Fee Income				
Association Fee Income - Other	8,475.00	7,890.00	8,600.00	8,460.00
<b>Total</b> for Association Fee Income	<b>\$8,475.00</b>	<b>\$7,890.00</b>	<b>\$8,600.00</b>	<b>\$8,460.00</b>
Other Income				
Fines		400.00		
Late Fee Income			60.00	15.00
<b>Total</b> for Other Income	<b>\$0.00</b>	<b>\$400.00</b>	<b>\$60.00</b>	<b>\$15.00</b>
<b>Total</b> Income	<b>\$8,475.00</b>	<b>\$8,290.00</b>	<b>\$8,660.00</b>	<b>\$8,475.00</b>
<b>Expense</b>				
Administrative				
Management Fees	870.00	870.00	870.00	870.00
<b>Total</b> for Administrative	<b>\$870.00</b>	<b>\$870.00</b>	<b>\$870.00</b>	<b>\$870.00</b>
Cleaning and Maintenance				
Cleaning and Maintenance - Other	85.83			350.00
<b>Total</b> for Cleaning and Maintenance	<b>\$85.83</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$350.00</b>
Common Expenses				
Asphalt Repairs				300.00
Gutter Cleaning				375.00
Plumbing	437.00	11,386.14		540.00
<b>Total</b> for Common Expenses	<b>\$437.00</b>	<b>\$11,386.14</b>	<b>\$0.00</b>	<b>\$1,215.00</b>
Insurance	1,537.92	1,270.34	3,357.79	603.59
Landscaping				
Grounds Clean-Up Maint.	125.00			4,200.00
Grounds Contract			1,800.00	(1,800.00)
Irrigation System Repairs			877.65	292.44
Landscape -Trees & Shrub Care	1,168.75			
Landscaping - Other		600.00	600.00	600.00
Snow Removal/Repairs	702.50	450.00	175.00	3,015.00
<b>Total</b> for Landscaping	<b>\$1,996.25</b>	<b>\$1,050.00</b>	<b>\$3,452.65</b>	<b>\$6,307.44</b>
Licenses and Permits				25.00
Utilities				

# Income Statement

1/1/2019 - 12/31/2019, By Quarter, Cash basis

Prepared By: WestWork Corp  
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Littleton, CO 80127

Account	1/1/2019 - 3/31/2019	4/1/2019 - 6/30/2019	7/1/2019 - 9/30/2019	10/1/2019 - 12/31/2019
Gas/Electric	306.95	331.72	277.28	273.60
Trash Removal	430.64	468.78	465.76	471.20
Water/Sewer	2,179.47	1,798.40	2,389.24	2,082.38
<b>Total for Utilities</b>	<b>\$2,917.06</b>	<b>\$2,598.90</b>	<b>\$3,132.28</b>	<b>\$2,827.18</b>
<b>Total Expense</b>	<b>\$7,844.06</b>	<b>\$17,175.38</b>	<b>\$10,812.72</b>	<b>\$12,198.21</b>
<b>Net Operating Income</b>	<b>\$630.94</b>	<b>(\$8,885.38)</b>	<b>(\$2,152.72)</b>	<b>(\$3,723.21)</b>
<b>Non-operating Income</b>				
Laundry Income	687.01	1,014.87	761.81	624.75
<b>Total Non-operating Income</b>	<b>\$687.01</b>	<b>\$1,014.87</b>	<b>\$761.81</b>	<b>\$624.75</b>
<b>Non-operating Expense</b>				
Laundry Expense			131.70	
<b>Total Non-operating Expense</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$131.70</b>	<b>\$0.00</b>
<b>Net Non-operating Income</b>	<b>\$687.01</b>	<b>\$1,014.87</b>	<b>\$630.11</b>	<b>\$624.75</b>
<b>Net Income</b>	<b>\$1,317.95</b>	<b>(\$7,870.51)</b>	<b>(\$1,522.61)</b>	<b>(\$3,098.46)</b>

Account	Total
<b>Income</b>	
Association Fee Income	
Association Fee Income - Other	33,425.00
<b>Total for Association Fee Income</b>	<b>\$33,425.00</b>
Other Income	
Fines	400.00
Late Fee Income	75.00
<b>Total for Other Income</b>	<b>\$475.00</b>
<b>Total Income</b>	<b>\$33,900.00</b>
<b>Expense</b>	
Administrative	
Management Fees	3,480.00
<b>Total for Administrative</b>	<b>\$3,480.00</b>
Cleaning and Maintenance	
Cleaning and Maintenance - Other	435.83
<b>Total for Cleaning and Maintenance</b>	<b>\$435.83</b>
Common Expenses	

# Income Statement

1/1/2019 - 12/31/2019, By Quarter, Cash basis

Prepared By: WestWork Corp  
PO Box 270665  
Littleton, CO 80127

Account	Total
Asphalt Repairs	300.00
Gutter Cleaning	375.00
Plumbing	12,363.14
<b>Total for Common Expenses</b>	<b>\$13,038.14</b>
Insurance	6,769.64
Landscaping	
Grounds Clean-Up Maint.	4,325.00
Grounds Contract	
Irrigation System Repairs	1,170.09
Landscape -Trees & Shrub Care	1,168.75
Landscaping - Other	1,800.00
Snow Removal/Repairs	4,342.50
<b>Total for Landscaping</b>	<b>\$12,806.34</b>
Licenses and Permits	25.00
Utilities	
Gas/Electric	1,189.55
Trash Removal	1,836.38
Water/Sewer	8,449.49
<b>Total for Utilities</b>	<b>\$11,475.42</b>
<b>Total Expense</b>	<b>\$48,030.37</b>
<b>Net Operating Income</b>	<b>(\$14,130.37)</b>
<b>Non-operating Income</b>	
Laundry Income	3,088.44
<b>Total Non-operating Income</b>	<b>\$3,088.44</b>
<b>Non-operating Expense</b>	
Laundry Expense	131.70
<b>Total Non-operating Expense</b>	<b>\$131.70</b>
<b>Net Non-operating Income</b>	<b>\$2,956.74</b>
<b>Net Income</b>	<b>(\$11,173.63)</b>

# Bank Reconciliation

Prepared By: WestWork Corp  
PO Box 270665  
Littleton, CO 80127

Bank account **Pineview Operating Account PPB**

Statement ending date **12/31/2019**

<b>Beginning balance</b>	<b>\$4,319.19</b>
+ Cleared deposits	2,545.00
- Cleared withdrawals	(4,821.27)
<b>Ending balance</b>	<b>\$2,042.92</b>
+ Uncleared deposits	235.00
- Uncleared withdrawals	(1,387.50)
<b>Book balance</b>	<b>\$890.42</b>

Date	Number	Name	Memo	Amount
<b>Beginning balance</b>				<b>\$4,319.19</b>
<b>Cleared</b>				
<b>+ Deposits</b>				
12/3/2019	EFT			1,590.00
12/4/2019	EFT			250.00
12/10/2019	EFT			705.00
<b>Total for Cleared deposits</b>				<b>\$2,545.00</b>
<b>- Withdrawals</b>				
9/16/2019	5105	Terry Moon	153729 - Laundry Room Door Lock	(131.70)
12/4/2019	100003	Environmental Designs, Inc		(600.00)
12/4/2019	100003	Environmental Designs, Inc		(787.50)
12/5/2019	EFT	IREA	11-2019	(96.35)
12/9/2019	EFT	Parker Water & Sanitation District	12-19	(564.45)
12/20/2019	EFT	Waste Management	12-19	(157.74)
12/26/2019	EFT	Capital Premium Insurance	12-19	(318.53)
12/30/2019	100004	DB Builders, LLC		(375.00)
12/30/2019	100005	Environmental Designs, Inc		(230.00)
12/30/2019	100005	Environmental Designs, Inc		(1,210.00)
12/30/2019	100006	WestWork Corp		(350.00)
<b>Total for Cleared withdrawals</b>				<b>(\$4,821.27)</b>
<b>Total for Cleared deposits &amp; withdrawals</b>				<b>(\$2,276.27)</b>
<b>Ending balance</b>				<b>\$2,042.92</b>



# Bank Reconciliation

Prepared By: WestWork Corp  
PO Box 270665  
Littleton, CO 80127

Date	Number	Name	Memo	Amount
<b>Uncleared</b>				
<b>+ Deposits</b>				
12/31/2019	EFT	Stephanie Burkett	Payment by Stephanie Burkett	235.00
<b>Total</b> for Uncleared deposits				<b>\$235.00</b>
<b>- Withdrawals</b>				
12/4/2019	100003	Environmental Designs, Inc		(600.00)
12/4/2019	100003	Environmental Designs, Inc		(787.50)
<b>Total</b> for Uncleared withdrawals				<b>(\$1,387.50)</b>
<b>Total</b> for Uncleared deposits & withdrawals				<b>(\$1,152.50)</b>
<b>Book balance</b>				<b>\$890.42</b>

# Bank Reconciliation

Prepared By: WestWork Corp  
PO Box 270665  
Littleton, CO 80127

Bank account **Pineview Condo Reserve Account**

Statement ending date **12/31/2019**

<b>Beginning balance</b>	<b>\$13,862.47</b>
+ Cleared deposits	423.00
- Cleared withdrawals	0.00
<b>Ending balance</b>	<b>\$14,285.47</b>
+ Uncleared deposits	0.00
- Uncleared withdrawals	0.00
<b>Book balance</b>	<b>\$14,285.47</b>

Date	Number	Name	Memo	Amount
<b>Beginning balance</b>				<b>\$13,862.47</b>
<b>Cleared</b>				
<b>+ Deposits</b>				
12/6/2019			Laundry Income	423.00
<b>Total</b> for Cleared deposits				<b>\$423.00</b>
<b>- Withdrawals</b>				
<b>Total</b> for Cleared withdrawals				<b>\$0.00</b>
<b>Total</b> for Cleared deposits & withdrawals				<b>\$423.00</b>
<b>Ending balance</b>				<b>\$14,285.47</b>
<b>Uncleared</b>				
<b>+ Deposits</b>				
<b>Total</b> for Uncleared deposits				<b>\$0.00</b>
<b>- Withdrawals</b>				
<b>Total</b> for Uncleared withdrawals				<b>\$0.00</b>
<b>Total</b> for Uncleared deposits & withdrawals				<b>\$0.00</b>
<b>Book balance</b>				<b>\$14,285.47</b>



**PINEVIEW CONDOMINIUM HOMEOWNERS'  
ASSOCIATION, INC.  
WESTWORK CORP  
PO BOX 270665  
LITTLETON CO 80127-0011**

Page 1 of 3  
Branch 010  
Account Number: 3011000134  
Date 12/31/2019

EM

**HOA NON INT CKG**

**Acct 3011000134**

**Summary of Activity Since Your Last Statement**

Beginning Balance	12/01/19	4,319.19
Deposits / Misc Credits	3	2,545.00
Withdrawals / Misc Debits	9	4,821.27
** Ending Balance	12/31/19	2,042.92 **
Service Charge		.00
Enclosures		1

**Deposits and Credits**

Date	Deposits	Withdrawals	Activity Description
12/04	1,590.00		FORTE/228797 ACH-1203-AFF85 PINEVIEW CONDOMINIUM H
12/05	250.00		FORTE/228797 ACH-1204-6F88F PINEVIEW CONDOMINIUM H
12/11	705.00		FORTE/228797 ACH-1210-924FB PINEVIEW CONDOMINIUM H

**Withdrawals and Debits**

Date	Deposits	Withdrawals	Activity Description
12/05		96.35	INTERMOUNTAIN RU/ACH DRFT UM53024703 PINEVIEW CONDOMINIUM H
12/05		1,387.50	AVIDPAY SERVICE/AVIDPAY REF*CK*100003*Environmental Designs In 37116894 CK100003 Pineview Condominium H
12/09		564.45	JP PRKR/WTRPAYMENT T20127171 Pineview Condo Associa
12/20		157.74	WASTE MANAGEMENT/INTERNET
12/26		318.53	Capital Premium/INS. PMT Pineview Condominium H
12/31		350.00	AVIDPAY SERVICE/AVIDPAY REF*CK*100006*WestWork Corp\38125758 CK100006 Pineview Condominium H
12/31		375.00	AVIDPAY SERVICE/AVIDPAY REF*CK*100004*DB Builders LLC\38125752 CK100004 Pineview Condominium H
12/31		1,440.00	AVIDPAY SERVICE/AVIDPAY REF*CK*100005*Environmental Designs In 38125761



# PACIFIC PREMIER BANK

## STATEMENT OF ACCOUNT ACTIVITY

866-353-1476

www.ppbi.com

**PINEVIEW CONDOMINIUM HOMEOWNERS'  
ASSOCIATION, INC.  
WESTWORK CORP  
PO BOX 270665  
LITTLETON CO 80127-0011**

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Branch 010  
Account Number: 3011000134  
Date 12/31/2019

EM

### Withdrawals and Debits

Date	Deposits	Withdrawals	Activity Description
			CK100005 Pineview Condominium H

### Checks in Check Number Order

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
12/02	5105	131.70						

\* indicates a break in check number sequence

### Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
12/02	4,187.49	12/09	3,979.19	12/26	4,207.92
12/04	5,777.49	12/11	4,684.19	12/31	2,042.92
12/05	4,543.64	12/20	4,526.45		

Page  
Account:  
Date

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3011000134  
12/31/19

THIS DOCUMENT IS PRINTED ON RECYCLED PAPER AND IS 100% WATER SOLUBLE. HOLD DOWN HERE TO VOID.

Pineview Condominium HOA C/O WestBank Corp PO Box 270655 Littleton, CO 80127	Pacific Premier Bank 12001 N. Central Expressway #1165 Dallas, TX 75243	DATE 09/16/2019	5105
		32-2545/1110	
		NET AMOUNT	
			\$131.70

PAY One Hundred Thirty One And 70/100 DOLLARS

TO THE ORDER OF

MEMO 153729 - Laundry Room Door Lock

10881 N PINE DR APT 10  
PARKER, CO 80138-5203

VOID AFTER 90 DAYS

⑈ 5 1 0 5 ⑈ ⑆ 1 1 0 2 5 4 5 3 ⑆ 3 0 1 1 0 0 0 1 3 4 ⑈

12/02/2019 5105 \$131.70

BRCH#0375 CB#0004  
3:57 PM  
11/29/2019 >107005047< FirstBank  
00011-375004042637

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVATION OF FUNDING RIGHTS RESERVED

PLEASE SIGN HERE

11/29/2019 03:57 PM 11/29/2019 03:57 PM

## CHANGE OF ADDRESS FOR EXISTING ACCOUNTS

<b>ENTER NAME AND CORRECT ADDRESS BELOW, THEN CUT OFF THIS PORTION AND RETURN IT TO THE ADDRESS BELOW</b>		CHECKING ACCOUNT NUMBER:	
		IF YOU HAVE ANY OTHER ACCOUNTS, PLEASE LIST BELOW.	
NAME		TYPE	ACCOUNT NUMBER
NAME			
STREET ADDRESS			
CITY			
STATE	ZIP CODE		
TAX PAYER'S IDENTIFYING NO.	PHONE		
SIGNATURE			

Detach And Return To Bank

CHECK / ATM / DEBIT WITHDRAWALS OUTSTANDING						CHECKBOOK RECONCILIATION	
DATE OR #	AMOUNT	DATE OR #	AMOUNT	DATE OR #	AMOUNT		
<b>TOTAL \$</b>							

<b>ENTER</b> BALANCE THIS STATEMENT		
<b>ADD</b> RECENT DEPOSITS (NOT CREDITED ON THIS STATEMENT)		
<b>SUBTOTAL</b>		
<b>SUBTRACT</b> TOTAL CHECKS / ATM WITHDRAWALS OUTSTANDING		
<b>BALANCE</b>		

BALANCE should agree with your checkbook balance after deducting charges and adding credits not shown in your checkbook but included on this statement as follows:  
Interest - Add | Check Printing\* - Deduct | Automatic Payment - Deduct | Transfer - Add | Service Charge - Deduct

**PLEASE REPORT ANY ERRORS OR OMISSIONS WITHIN 30 DAYS, OTHERWISE, STATEMENT WILL BE CONSIDERED CORRECT AND CHECKS GENUINE. ALL DEPOSITS AND CREDITS ARE SUBJECT TO FINAL PAYMENT.**

\*Printed check charges include tax and shipping

If your checkbook and statement do not balance, have you:

- ☐ Accounted for bank charges? 
 ☐ Verified additions and subtractions in your checkbook 
 ☐ Compared cancelled/images checks to checkbook 
 ☐ Compared deposit amounts on statement to your checkbook?

### IN CASE OF ERRORS, INQUIRIES, OR PREAUTHORIZED TRANSFER VERIFICATION

Please contact us Monday through Friday 9:00 a.m. - 5:00 p.m. at:

Pacific Premier Bank  
 Attn: Branch Support  
 P.O. Box 25171  
 Santa Ana, CA 92799-9810  
 (866) 353-1476

Please Include:

1. Your name and account number
2. Describe the error or question, explaining as clearly as possible
3. Tell us the transaction and dollar amount you question, if applicable

As a consumer, additional information on a summary of your rights and responsibilities is included in the Deposit Account Agreement and Information Brochure. To report a lost or stolen card during non-business hours, call (866) 353-1476.



P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

4525 IMG S Y ST01

## Business Statement

Account Number:

1 036 8335 7869

Statement Period:

Dec 2, 2019

through

Dec 31, 2019

Page 1 of 2



000069193 01 SP 000638318629882 E  
PINEVIEW CONDOMINIUM HOA INC  
PO BOX 270665  
LITTLETON CO 80127-0011



**To Contact U.S. Bank**

**24-Hour Business**

**Solutions:**

1-800-673-3555

**U.S. Bank accepts Relay Calls**

**Internet:**

[usbank.com](http://usbank.com)

## NEWS FOR YOU

If you have Previous or current day reporting on SinglePoint or via a direct transmission in BAI format, additional data fields with field labels will be reported for your ACH transaction credits and debits. The additional information will assist in the identification and reconciliation of both settlement and individual ACH transactions. Please be sure to see the detail in the previous communications on SinglePoint LaunchPoint or a direct mail letter (for those with BAI direct transmission files only) or reach out to Commercial Customer Service.

## INFORMATION YOU SHOULD KNOW

Thank you for choosing U.S. Bank. We would like to inform you of upcoming changes that may impact your account. The chart below lists account modifications that go into effect beginning January 1, 2020.

To determine if these changes will impact you, review the 'Analysis Service Charge Detail' section of this statement for your current usage of these services. This is typically found on the last page.

If you have any questions or would like to discuss your account options, please call us at 1.800.673.3555.

Current	New (as of January 1, 2020)
150 Free Combined Transactions Per Month, then \$0.50 each <sup>1</sup>	125 Free Combined Transactions Per Month, then \$0.50 each <sup>1</sup>
<u>Wire Transfers</u> Advice (Mail) - \$8 Advice (Fax) - \$6 Domestic - \$35 International - \$70	<u>Wire Transfers</u> Advice (Mail) - \$10 Advice (Fax) - \$8 Domestic - \$40 International - \$75

There are also additional U.S. Bank Business Checking, Savings and Treasury Management Services price changes effective Jan. 1, 2020. Please contact your banker or Treasury Management consultant for pricing information specific to your account. If you need assistance in reaching your bank contact, call Customer Service at the number listed in the upper right corner of this statement or send an email to Customer Service at [commercialsupport@usbank.com](mailto:commercialsupport@usbank.com).

<sup>1</sup> A transaction includes deposits and other credits, checks paid and other debits, ACH and deposited items, signature and PIN-based purchases made with a U.S. Bank Business Visa Debit Card.

Protecting your accounts is our highest priority. We have many safeguards in place to help ensure your accounts are secure. One of these is to close long-term inactive cards. If your U.S. Bank Business Edge™ Debit or ATM Card has not been used within the last 18 months, it may be closed. Please call us with any questions at 800-673-3555.



## BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

### Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

### Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ \_\_\_\_\_
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ \_\_\_\_\_
5. Total lines 3 and 4. \$ \_\_\_\_\_
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ \_\_\_\_\_
7. Subtract line 6 from line 5. This is your balance. \$ \_\_\_\_\_
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

## IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

### In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

\*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

## IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

## CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

### What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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.

**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The \*\*\*INTEREST CHARGE\*\*\* begins from the date of each advance.

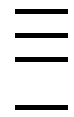
## REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

## CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.





PINEVIEW CONDOMINIUM HOA INC  
PO BOX 270665  
LITTLETON CO 80127-0011

## Business Statement

Account Number:  
1 036 8335 7869  
Statement Period:  
Dec 2, 2019  
through  
Dec 31, 2019



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## SILVER BUSINESS CHECKING

**Member FDIC**

U.S. Bank National Association

### Account Summary

**Account Number 1-036-8335-7869**

	# Items		
Beginning Balance on Dec 2		\$	13,862.47
Customer Deposits	1		423.00
<b>Ending Balance on Dec 31, 2019</b>		<b>\$</b>	<b>14,285.47</b>

### Customer Deposits

<i>Number</i>	<i>Date</i>	<i>Ref Number</i>	<i>Amount</i>
	Dec 6	9256097469	423.00

**Total Customer Deposits**      **\$**      **423.00**

### Balance Summary

<i>Date</i>	<i>Ending Balance</i>
Dec 6	14,285.47

Balances only appear for days reflecting change.

## ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: November 2019

Account Number:	1-036-8335-7869	\$	0.00
Analysis Service Charge assessed to	1-036-8335-7869	\$	0.00



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