



P.O. Box 558  
Wayne, NJ 07474-0558

Last Statement:  
Statement Ending:  
Page:

September 30, 2025  
October 31, 2025  
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3272 M0656DDA110125104112 07 000000000 137467 007



REGENCY ISLAND DUNES ASSOCIATION INC  
8640 S OCEAN DR  
JENSEN BEACH FL 34957

Email: [contactus@valley.com](mailto:contactus@valley.com)

Visit Us Online: [www.valley.com](http://www.valley.com)

Mail To: 1720 Route 23, Wayne, NJ 07470

37467 0578307 0001-0007 137467

## Account Statement

### HOA BUSINESS CHECKING - XXXXXX6996

SUMMARY FOR THE PERIOD: 10/01/25 - 10/31/25

REGENCY ISLAND DUNES ASSOCIATION INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$25,000.00		\$978,923.64		\$978,923.64		\$25,000.00

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$25,000.00
10/01	ACH CREDIT Regency Island D OnlinePay 251001 88		\$9,756.00	\$34,756.00
10/01	TRANSFER DEBIT TRANSFER TO DEPOSIT SYSTEM ACCOUNT XXXXXX0165	-\$9,756.00		\$25,000.00
10/02	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$49,999.49	\$74,999.49
10/03	ACH CREDIT Regency Island D OnlinePay 251003 89		\$537,121.00	\$612,120.49
10/03	CHECK 10101	-\$89,368.82		\$522,751.67
10/03	TRANSFER DEBIT TRANSFER TO DEPOSIT SYSTEM ACCOUNT XXXXXX0165	-\$497,751.67		\$25,000.00
10/06	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$3,587.68	\$28,587.68
10/06	ACH DEBIT ATT PAYMENT 251003	-\$1,732.73		\$26,854.95
10/07	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$419.64	\$27,274.59
10/07	ACH DEBIT COMCAST-XFINITY CABLE SVCS 251006	-\$130.30		\$27,144.29
10/07	CHECK 105223	-\$41.88		\$27,102.41





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TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
10/07	CHECK 10081	-\$635.00		\$26,467.41
10/07	CHECK 105221	-\$1,178.07		\$25,289.34
10/08	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$14,866.00	\$40,155.34
10/08	CHECK 105224	-\$289.34		\$39,866.00
10/08	ACH ORIG DR RETURN RETURN SETTLE A ACH RTN - R02 Tom & Sheri Harri 145 ORIGINAL ENTRY EFF DATE = 251003	-\$9,756.00		\$30,110.00
10/09	CHECK 105219	-\$5,110.00		\$25,000.00
10/10	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$14,891.28	\$39,891.28
10/10	ACH CREDIT Regency Island D OnlinePay 251010 90		\$10,684.00	\$50,575.28
10/10	ACH DEBIT ASF, DBA Insperi PAYROLL 251009 0005356600	-\$25,575.28		\$25,000.00
10/14	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$40.00	\$25,040.00
10/15	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$5,653.82	\$30,693.82
10/15	ACH CREDIT Regency Island D OnlinePay 251015 91		\$9,756.00	\$40,449.82
10/15	ACH DEBIT COMCAST-XFINITY CABLE SVCS 251014	-\$15,409.82		\$25,040.00
10/15	CHECK 105220	-\$40.00		\$25,000.00
10/16	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$2,044.00	\$27,044.00
10/17	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$420.00	\$27,464.00
10/17	CHECK 105222	-\$2,044.00		\$25,420.00
10/20	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$7,627.03	\$33,047.03
10/20	ACH DEBIT ATT PAYMENT 251017	-\$303.24		\$32,743.79
10/20	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 251017	-\$2,606.32		\$30,137.47
10/20	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 251017	-\$4,717.47		\$25,420.00
10/20	CHECK 105218	-\$420.00		\$25,000.00
10/21	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$12,595.72	\$37,595.72
10/22	CHECK 105225	-\$214.31		\$37,381.41
10/22	CHECK 105231	-\$1,042.47		\$36,338.94
10/22	CHECK 105232	-\$2,896.68		\$33,442.26
10/22	CHECK 105226	-\$2,942.26		\$30,500.00

37467 0578308 0002-0007 137467





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Wayne, NJ 07474-0558

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
10/22	CHECK 105227	-\$5,500.00		\$25,000.00
10/23	ACH CREDIT Regency Island D OnlinePay 251023 92		\$10,684.00	\$35,684.00
10/23	TRANSFER DEBIT TRANSFER TO DEPOSIT SYSTEM ACCOUNT XXXXXX0165	-\$9,618.50		\$26,065.50
10/24	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$26,241.40	\$52,306.90
10/24	ACH DEBIT ASF, DBA Insuperi PAYROLL 251023 0005356600	-\$26,241.40		\$26,065.50
10/24	CHECK 105230	-\$1,065.50		\$25,000.00
10/27	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$198.83	\$25,198.83
10/27	LOCK BOX DEPOSIT		\$107,316.00	\$132,514.83
10/28	CREDIT MEMO DP CREDIT FRAUD CK		\$1,113.75	\$133,628.58
10/28	LOCK BOX DEPOSIT		\$9,756.00	\$143,384.58
10/28	LOCK BOX DEPOSIT		\$144,152.00	\$287,536.58
10/28	CHECK 105229	-\$198.83		\$287,337.75
10/28	TRANSFER DEBIT TRANSFER TO DEPOSIT SYSTEM ACCOUNT XXXXXX0165	-\$108,429.75		\$178,908.00
10/29	ACH DEBIT ATT PAYMENT 251028	-\$128.40		\$178,779.60
10/29	ACH DEBIT ATT PAYMENT 251028	-\$288.66		\$178,490.94
10/29	ACH DEBIT VALLEY 1CARD PMT PAYMENT 251028	-\$450.03		\$178,040.91
10/29	ACH DEBIT VALLEY 1CARD PMT PAYMENT 251028	-\$1,495.34		\$176,545.57
10/29	TRANSFER DEBIT TRANSFER TO DEPOSIT SYSTEM ACCOUNT XXXXXX0165	-\$149,831.01		\$26,714.56
10/30	CHECK 105228	-\$1,714.56		\$25,000.00
<b>Ending Balance</b>				<b>\$25,000.00</b>

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
10/07	10081	\$635.00	10/22	105225	\$214.31
10/03	10101*	\$89,368.82	10/22	105226	\$2,942.26
10/20	105218*	\$420.00	10/22	105227	\$5,500.00
10/09	105219	\$5,110.00	10/30	105228	\$1,714.56
10/15	105220	\$40.00	10/28	105229	\$198.83
10/07	105221	\$1,178.07	10/24	105230	\$1,065.50
10/17	105222	\$2,044.00	10/22	105231	\$1,042.47
10/07	105223	\$41.88	10/22	105232	\$2,896.68
10/08	105224	\$289.34			

(\*) Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

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OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$0.00	\$0.00
Total Return Fees	\$0.00	\$0.00

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Wayne, NJ 07474-0558

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Check Images for Account XXXXXX6996

REGENCY ISLAND DUNES ASSOCIATION INC  
OPERATING ACCOUNT  
8640 S OCEAN DRIVE  
JENSEN BEACH, FL 34957

10081

Account: 82855  
REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

10/06/2025 # 10081 \$635.00

DATE: August 21, 2025

PAY TO THE ORDER OF: Collins, Brown Barkett, Chartered

Six Hundred Thirty Five and 00/100

\$ 635.00

FOR INVOICE 03527, 03929

VALLEY NATIONAL BANK

100100618 # 1021201383 # 1001006996 #

REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

105221

Account: 82855  
REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

10/06/2025 # 105221 \$1,178.07

DATE: October 06, 2025

PAY ONE THOUSAND ONE HUNDRED SEVENTY EIGHT AND 07/100

\$ 1,178.07

To: KNOX III EMERGENCY COMMUNICATION  
PO BOX 738207  
DALLAS, TX 75373-8207

VALLEY NATIONAL BANK

10000105221 # 1021201383 # 1001006996 #

REGENCY ISLAND DUNES ASSOCIATION INC  
OPERATING ACCOUNT  
8640 S OCEAN DRIVE  
JENSEN BEACH, FL 34957

10101

Account: 82855  
REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

10/02/2025 # 10101 \$89,368.82

DATE: Sept. 18, 2025

PAY TO THE ORDER OF: Island Dunes Country Club

Eighty nine thousand three hundred sixty eight and 82/100

\$ 89,368.82

FOR: Mt. Assisment

VALLEY NATIONAL BANK

10010101 # 1021201383 # 1001006996 #

REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

105222

Account: REGENCY  
REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

10/16/2025 # 105222 \$2,044.00

DATE: October 08, 2025

PAY TWO THOUSAND FORTY FOUR AND 00/100

\$ 2,044.00

To: STUART ACCOUNTING LLC  
2236 SE OCEAN BLVD # 40  
STUART, FL 34995-3310

VALLEY NATIONAL BANK

10000105222 # 1021201383 # 1001006996 #

REGENCY ISLAND DUNES ASSOCIATION INC  
OPERATING ACCOUNT  
8640 S OCEAN DRIVE  
JENSEN BEACH, FL 34957

105218

Account: 82855  
REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

10/17/2025 # 105218 \$420.00

DATE: October 06, 2025

PAY FOUR HUNDRED TWENTY AND 00/100

\$ 420.00

To: CCTV SURVEILLANCE LLC  
PO BOX 542511  
4300 S 300 RD  
LAKE WORTH, FL 33454-5001

VALLEY NATIONAL BANK

10000105218 # 1021201383 # 1001006996 #

REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

105223

Account: 82855  
REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

10/06/2025 # 105223 \$41.88

DATE: October 06, 2025

PAY FORTY ONE AND 88/100

\$ 41.88

To: THE SHERWIN-WILLIAMS COMPANY  
PO BOX 743865  
ATLANTA, GA 30374-3865

VALLEY NATIONAL BANK

10000105223 # 1021201383 # 1001006996 #

REGENCY ISLAND DUNES ASSOCIATION INC  
OPERATING ACCOUNT  
8640 S OCEAN DRIVE  
JENSEN BEACH, FL 34957

105219

Account: 82855  
REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

10/08/2025 # 105219 \$5,110.00

DATE: October 06, 2025

PAY FIVE THOUSAND ONE HUNDRED TEN AND 00/100

\$ 5,110.00

To: G-FORCE PALM BEACH  
12741 OAK RIDGE  
DAVIE, FL 33337

VALLEY NATIONAL BANK

10000105219 # 1021201383 # 1001006996 #

REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

105224

Account: 3691565526  
REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

10/07/2025 # 105224 \$289.34

DATE: October 08, 2025

PAY TWO HUNDRED EIGHTY NINE AND 34/100

\$ 289.34

To: WELLS FARGO FINANCIAL LEASING  
PO BOX 105743  
ATLANTA, GA 30348-5743

VALLEY NATIONAL BANK

10000105224 # 1021201383 # 1001006996 #

REGENCY ISLAND DUNES ASSOCIATION INC  
OPERATING ACCOUNT  
8640 S OCEAN DRIVE  
JENSEN BEACH, FL 34957

105220

Account: 82855  
REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

10/14/2025 # 105220 \$40.00

DATE: October 06, 2025

PAY FORTY AND 00/100

\$ 40.00

To: INTERNATIONAL SECURITY NETWORKS  
2655 N OCEAN DR STE 501  
RIVIERA BEACH, FL 33404-4782

VALLEY NATIONAL BANK

10000105220 # 1021201383 # 1001006996 #

REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

105225

Account: A35U5UJQME8G  
REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

10/21/2025 # 105225 \$214.31

DATE: October 20, 2025

PAY TWO HUNDRED FOURTEEN AND 31/100

\$ 214.31

To: AMAZON CAPITAL SERVICES  
PO BOX 35184  
SEATTLE, WA 98124-5184

VALLEY NATIONAL BANK

10000105225 # 1021201383 # 1001006996 #

37467 0578311 0005-0007 137467



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P.O. Box 558  
Wayne, NJ 07474-0558

Check Images for Account XXXXXX6996 (Continued)

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

Account: REGENCY ISLAND DUNES  
REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

Please Direct Any Questions  
To: Online Bill Payment Processing Center  
(800) 243-2506

136212 0000105228  
October 20, 2025

VALLEY NATIONAL BANK

Pay TWO THOUSAND NINE HUNDRED FORTY TWO AND 26/100 Dollars \$2,942.26

To: ISLAND DUNES COUNTRY CLUB, INC  
8735 S OCEAN DR STE 1  
JENSEN BEACH, FL 34957

Visit After 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

\*0000105226\* @0212013831 1001006996\*

10/21/2025 # 105226 \$2,942.26

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

Account: REGENCY ISLAND DUNES  
REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

Please Direct Any Questions  
To: Online Bill Payment Processing Center  
(800) 243-2506

136212 0000105230  
October 20, 2025

VALLEY NATIONAL BANK

Pay ONE THOUSAND SIXTY FIVE AND 10/100 Dollars \$1,065.50

To: STEVENS & STEVENS  
1857 NE JENSEN BEACH BLVD  
JENSEN BEACH, FL 34957-7233

Visit After 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

\*0000105230\* @0212013831 1001006996\*

10/23/2025 # 105230 \$1,065.50

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

Account: REGENCY ISLAND DUNES  
REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

Please Direct Any Questions  
To: Online Bill Payment Processing Center  
(800) 243-2506

136212 0000105227  
October 20, 2025

VALLEY NATIONAL BANK

Pay FIVE THOUSAND FIVE HUNDRED AND 00/100 Dollars \$5,500.00

To: NO TURF 2 TUFF LLC  
1500 SW 24TH ST  
PALM CITY, FL 34990-3499

Visit After 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

\*0000105227\* @0212013831 1001006996\*

10/21/2025 # 105227 \$5,500.00

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

Account: REGENCY ISLAND DUNES  
REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

Please Direct Any Questions  
To: Online Bill Payment Processing Center  
(800) 243-2506

136212 0000105231  
October 20, 2025

VALLEY NATIONAL BANK

Pay ONE THOUSAND FORTY TWO AND 47/100 Dollars \$1,042.47

To: SUPERIOR POOL SERVICES INC  
1788 NE SUNVIEW TER  
JENSEN BEACH, FL 34957-3810

Visit After 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

\*0000105231\* @0212013831 1001006996\*

10/21/2025 # 105231 \$1,042.47

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

Account: REGENCY CONDO ASSOCIATION  
REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

Please Direct Any Questions  
To: Online Bill Payment Processing Center  
(800) 243-2506

136212 0000105228  
October 20, 2025

VALLEY NATIONAL BANK

1081141

Pay ONE THOUSAND SEVEN HUNDRED FOURTEEN AND 88/100 Dollars \$1,714.88

To: PALMDALE COMO PROPANE, LLC  
1701 COMMERCE AVE  
VENICE BEACH, FL 33590-6550

Visit After 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

\*0000105228\* @0212013831 1001006996\*

10/29/2025 # 105228 \$1,714.56

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

Account: 003474  
REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

Please Direct Any Questions  
To: Online Bill Payment Processing Center  
(800) 243-2506

136212 0000105232  
October 20, 2025

VALLEY NATIONAL BANK

Pay TWO THOUSAND EIGHT HUNDRED NINETY SIX AND 84/100 Dollars \$2,896.68

To: WASTE PRO USA FT PIERCE  
PO BOX 347185  
ATLANTA, GA 30394-7185

Visit After 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

\*0000105232\* @0212013831 1001006996\*

10/21/2025 # 105232 \$2,896.68

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

Account: 003837188  
REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

Please Direct Any Questions  
To: Online Bill Payment Processing Center  
(800) 243-2506

136212 0000105229  
October 20, 2025

VALLEY NATIONAL BANK

Pay ONE HUNDRED NINETY EIGHT AND 83/100 Dollars \$198.83

To: PRIMO BRANDS  
PO BOX 850680  
LOUISVILLE, KY 40288-6880

Visit After 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

\*0000105229\* @0212013831 1001006996\*

10/27/2025 # 105229 \$198.83

37467 0578312 0006-0007 137467





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P.O. Box 558  
Wayne, NJ 07474-0558

**To Reconcile Your Account**

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

**Balance Reconciliation**

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

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 statement 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.

**B. Under Applicable State Law**

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

**In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)**

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at [contactus@valley.com](mailto:contactus@valley.com). We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. 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. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally 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.

**For additional terms and conditions applicable to your account statement, please refer to your account agreement.**

**Finance Charge Computation For Personal Line Of Credit**

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

**In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions**

**A. Pursuant To The Federal Fair Credit Billing Act**

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at [contactus@valley.com](mailto:contactus@valley.com). We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

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13414 M0656DDA112925063157 06 00000000 135454 006



REGENCY ISLAND DUNES ASSOCIATION INC  
8640 S OCEAN DR  
JENSEN BEACH FL 34957

Email: [contactus@valley.com](mailto:contactus@valley.com)

Visit Us Online: [www.valley.com](http://www.valley.com)

Mail To: 1720 Route 23, Wayne, NJ 07470

35454 0539766 0001-0006 135454

## Account Statement

### HOA BUSINESS CHECKING - XXXXXX6996

SUMMARY FOR THE PERIOD: 11/01/25 - 11/30/25

REGENCY ISLAND DUNES ASSOCIATION INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$25,000.00		\$126,380.18		\$126,380.18		\$25,000.00

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$25,000.00
11/04	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$12,560.36	\$37,560.36
11/04	ACH DEBIT ATT PAYMENT 251102	-\$1,736.39		\$35,823.97
11/05	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$240.30	\$36,064.27
11/05	ACH DEBIT COMCAST-XFINITY CABLE SVCS 251104	-\$240.30		\$35,823.97
11/05	CHECK 105236	-\$450.00		\$35,373.97
11/05	CHECK 105233	-\$1,208.97		\$34,165.00
11/05	CHECK 105237	-\$9,165.00		\$25,000.00
11/06	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$24.02	\$25,024.02
11/06	ACH DEBIT CARDMEMBER SERV ELECT PYMT 251104 *****5877	-\$24.02		\$25,000.00
11/07	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$27,097.21	\$52,097.21
11/07	ACH DEBIT ASF, DBA Insuperi PAYROLL 251106 0005356600	-\$27,097.21		\$25,000.00
11/10	TRANSFER CREDIT		\$290.19	\$25,290.19

Have Questions? 800-522-4100

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13414 0539766 0001-0006 M0656DDA112925063157 06 L 135454





Account Number:  
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P.O. Box 558  
Wayne, NJ 07474-0558

TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165			
11/10	ACH DEBIT	-\$290.19		\$25,000.00
	ASF, DBA Insperi PAYROLL 251107 0005356600			
11/13	TRANSFER CREDIT		\$15,409.82	\$40,409.82
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165			
11/13	ACH DEBIT	-\$15,409.82		\$25,000.00
	COMCAST-XFINITY CABLE SVCS 251112			
11/14	TRANSFER CREDIT		\$1,707.08	\$26,707.08
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165			
11/17	TRANSFER CREDIT		\$6,379.61	\$33,086.69
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165			
11/17	CHECK 105234	-\$1,707.08		\$31,379.61
11/18	TRANSFER CREDIT		\$12,443.30	\$43,822.91
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165			
11/18	ACH DEBIT	-\$274.08		\$43,548.83
	ATT PAYMENT 251116			
11/18	CHECK 105239	-\$433.10		\$43,115.73
11/18	CHECK 105246	-\$446.51		\$42,669.22
11/18	CHECK 105241	-\$5,500.00		\$37,169.22
11/19	TRANSFER CREDIT		\$14,342.76	\$51,511.98
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165			
11/19	ACH DEBIT	-\$2,506.25		\$49,005.73
	FPL DIRECT DEBIT ELEC PYMT 251118			
11/19	ACH DEBIT	-\$4,779.26		\$44,226.47
	FPL DIRECT DEBIT ELEC PYMT 251118			
11/19	CHECK 105235	-\$241.29		\$43,985.18
11/19	CHECK 105247	-\$424.12		\$43,561.06
11/19	CHECK 105245	-\$1,503.81		\$42,057.25
11/19	CHECK 10104	-\$10,000.00		\$32,057.25
11/20	TRANSFER CREDIT		\$2,032.04	\$34,089.29
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165			
11/20	CHECK 105238	-\$642.25		\$33,447.04
11/20	CHECK 105240	-\$6,415.00		\$27,032.04
11/21	TRANSFER CREDIT		\$27,075.32	\$54,107.36
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165			
11/21	ACH DEBIT	-\$27,075.32		\$27,032.04
	ASF, DBA Insperi PAYROLL 251120 0005356600			
11/21	CHECK 105242	-\$2,032.04		\$25,000.00
11/28	TRANSFER CREDIT		\$6,778.17	\$31,778.17
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165			
11/28	ACH DEBIT	-\$128.40		\$31,649.77
	ATT PAYMENT 251126			
11/28	ACH DEBIT	-\$6,649.77		\$25,000.00

35454 0539767 0002-0006 135454





P.O. Box 558  
Wayne, NJ 07474-0558

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TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	VALLEY 1CARD PMT PAYMENT 251126			
<b>Ending Balance</b>				<b>\$25,000.00</b>

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
11/19	10104	\$10,000.00	11/18	105239	\$433.10
11/05	105233*	\$1,208.97	11/20	105240	\$6,415.00
11/17	105234	\$1,707.08	11/18	105241	\$5,500.00
11/19	105235	\$241.29	11/21	105242	\$2,032.04
11/05	105236	\$450.00	11/19	105245*	\$1,503.81
11/05	105237	\$9,165.00	11/18	105246	\$446.51
11/20	105238	\$642.25	11/19	105247	\$424.12

(\* ) Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

OVERDRAFT FEES

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$0.00	\$0.00
Total Return Fees	\$0.00	\$0.00

35454 0539768 0003-0006 135454





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P.O. Box 558  
Wayne, NJ 07474-0558

### Check Images for Account XXXXXX6996

Account: REGENCY ISLAND DUNES  
REGENCY ISLAND DUNES ASSOCIATION, I  
8840 S OCEAN DR  
JENSEN BEACH, FL 34957

10104

DATE: NOV 13, 2025

PAY TO THE ORDER OF: Fiske Advisory, LLC  
Ten Thousand and 00/100 \$ 10,000.00

FOR: Retainer Invoice

Signature: [Signature]

VOID AFTER 180 DAYS

11/18/2025 # 10104 \$10,000.00

Account: REGENCY ISLAND DUNES  
REGENCY ISLAND DUNES ASSOCIATION, I  
8840 S OCEAN DR  
JENSEN BEACH, FL 34957

105237

DATE: November 03, 2025

PAY NINE THOUSAND ONE HUNDRED SIXTY FIVE AND 00/100 \$ 9,165.00

To: BECKER  
1 E BROWARD BLVD STE 1900  
FORT LAUDERDALE, FL 33301-1878

Signature: [Signature]

VOID AFTER 180 DAYS

11/04/2025 # 105237 \$9,165.00

Account: REGENCY ISLAND DUNES  
REGENCY ISLAND DUNES ASSOCIATION, I  
8840 S OCEAN DR  
JENSEN BEACH, FL 34957

105233

DATE: October 31, 2025

PAY ONE THOUSAND TWO HUNDRED EIGHT AND 00/100 \$ 1,208.97

To: AMAZON CAPITAL SERVICES  
PO BOX 3514  
SEATTLE, WA 98124-5184

Signature: [Signature]

VOID AFTER 180 DAYS

11/04/2025 # 105233 \$1,208.97

Account: REGENCY ISLAND DUNES  
REGENCY ISLAND DUNES ASSOCIATION, I  
8840 S OCEAN DR  
JENSEN BEACH, FL 34957

105238

DATE: November 17, 2025

PAY SIX HUNDRED FORTY TWO AND 25/100 \$ 642.25

To: CCTV SURVEILLANCE LLC  
PO BOX 542811  
LAKE WORTH, FL 33454-5001

Signature: [Signature]

VOID AFTER 180 DAYS

11/19/2025 # 105238 \$642.25

Account: REGENCY CONDO ASSOCIATION  
REGENCY ISLAND DUNES ASSOCIATION, I  
8840 S OCEAN DR  
JENSEN BEACH, FL 34957

105234

DATE: October 31, 2025

PAY ONE THOUSAND SEVEN HUNDRED SEVEN AND 00/100 \$ 1,707.08

To: PALMDALE CONDO PROPANE, LLC  
131 COMMERCE AVE  
VERO BEACH, FL 32960-5559

Signature: [Signature]

VOID AFTER 180 DAYS

11/14/2025 # 105234 \$1,707.08

Account: REGENCY ISLAND DUNES  
REGENCY ISLAND DUNES ASSOCIATION, I  
8840 S OCEAN DR  
JENSEN BEACH, FL 34957

105239

DATE: November 17, 2025

PAY FOUR HUNDRED THIRTY THREE AND 10/100 \$ 433.10

To: INTERMEDIA NET, INC  
PO BOX 888807  
LOS ANGELES, CA 90088-8807

Signature: [Signature]

VOID AFTER 180 DAYS

11/17/2025 # 105239 \$433.10

Account: REGENCY ISLAND DUNES  
REGENCY ISLAND DUNES ASSOCIATION, I  
8840 S OCEAN DR  
JENSEN BEACH, FL 34957

105235

DATE: October 31, 2025

PAY TWO HUNDRED FORTY ONE AND 20/100 \$ 241.29

To: PRIMO BRANDS  
PO BOX 850880  
LOUISVILLE, KY 40285-0880

Signature: [Signature]

VOID AFTER 180 DAYS

11/18/2025 # 105235 \$241.29

Account: REGENCY ISLAND DUNES  
REGENCY ISLAND DUNES ASSOCIATION, I  
8840 S OCEAN DR  
JENSEN BEACH, FL 34957

105240

DATE: November 17, 2025

PAY SIX THOUSAND FOUR HUNDRED FIFTEEN AND 00/100 \$ 6,415.00

To: LAWN LANDSCAPING 707 III INC  
PO BOX 7840  
PORT ST LUCIE, FL 34985-7800

Signature: [Signature]

VOID AFTER 180 DAYS

11/19/2025 # 105240 \$6,415.00

Account: REGENCY ISLAND DUNES  
REGENCY ISLAND DUNES ASSOCIATION, I  
8840 S OCEAN DR  
JENSEN BEACH, FL 34957

105236

DATE: October 31, 2025

PAY FOUR HUNDRED FIFTY AND 00/100 \$ 450.00

To: STEVENS & STEVENS  
1857 NE JENSEN BEACH BLVD  
JENSEN BEACH, FL 34957-7233

Signature: [Signature]

VOID AFTER 180 DAYS

11/04/2025 # 105236 \$450.00

Account: REGENCY ISLAND DUNES  
REGENCY ISLAND DUNES ASSOCIATION, I  
8840 S OCEAN DR  
JENSEN BEACH, FL 34957

105241

DATE: November 17, 2025

PAY FIVE THOUSAND FIVE HUNDRED AND 00/100 \$ 5,500.00

To: NO TURF 2 TURF LLC  
1000 DIV 24TH ST  
PALM CITY, FL 34990-3469

Signature: [Signature]

VOID AFTER 180 DAYS

11/17/2025 # 105241 \$5,500.00

35454 0539769 0004-0006 135454



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P.O. Box 558  
Wayne, NJ 07474-0558

Check Images for Account XXXXXX6996 (Continued)

PLEASE POST THIS PAYMENT FOR YOUR MUTUAL CUSTOMER

Account: 135212  
REGENCY CONDO ASSOCIATION  
REGENCY ISLAND DUNES ASSOCIATION, I  
8645 S OCEAN DR  
JENSEN BEACH, FL 34957

Please Direct Any Questions To: Online Bill Payment Processing Center (800) 243-2508

135212 0000105242  
November 17, 2025

VALLEY NATIONAL BANK

108/141

Pay TWO THOUSAND THIRTY TWO AND 04/100 Dollars \$\*\*\*\*\*2,032.04

To: PALMDALE COMO PROPAHE, LLC  
1701 COMMERCE AVE  
VERO BEACH, FL 32900-5559

View After 180 DAYS Signature On File This check has been authorized by your depositor

⑆0000105245⑆ ⑆021201383⑆ 1001006996⑆

11/20/2025 # 105242 \$2,032.04

PLEASE POST THIS PAYMENT FOR YOUR MUTUAL CUSTOMER

Account: 13511995-1  
REGENCY ISLAND DUNES ASSOCIATION, I  
8645 S OCEAN DR  
JENSEN BEACH, FL 34957

Please Direct Any Questions To: Online Bill Payment Processing Center (800) 243-2508

135212 0000105246  
November 17, 2025

VALLEY NATIONAL BANK

Pay FOUR HUNDRED FORTY SIX AND 81/100 Dollars \$\*\*\*\*\*446.51

To: THE SHERMAN-WILLIAMS COMPANY  
PO BOX 743885  
ATLANTA, GA 30374-3885

View After 180 DAYS Signature On File This check has been authorized by your depositor

⑆0000105245⑆ ⑆021201383⑆ 1001006996⑆

11/17/2025 # 105246 \$446.51

PLEASE POST THIS PAYMENT FOR YOUR MUTUAL CUSTOMER

Account: 135212  
REGENCY ISLAND DUNES  
REGENCY ISLAND DUNES ASSOCIATION, I  
8645 S OCEAN DR  
JENSEN BEACH, FL 34957

Please Direct Any Questions To: Online Bill Payment Processing Center (800) 243-2508

135212 0000105245  
November 17, 2025

VALLEY NATIONAL BANK

Pay ONE THOUSAND FIVE HUNDRED THREE AND 81/100 Dollars \$\*\*\*\*\*1,603.81

To: SUPERIOR POOL SERVICES INC  
1780 MC SURVEYOR  
JENSEN BEACH, FL 34957-3810

View After 180 DAYS Signature On File This check has been authorized by your depositor

⑆0000105245⑆ ⑆021201383⑆ 1001006996⑆

11/18/2025 # 105245 \$1,603.81

PLEASE POST THIS PAYMENT FOR YOUR MUTUAL CUSTOMER

Account: 003474  
REGENCY ISLAND DUNES ASSOCIATION, I  
8645 S OCEAN DR  
JENSEN BEACH, FL 34957

Please Direct Any Questions To: Online Bill Payment Processing Center (800) 243-2508

135212 0000105247  
November 17, 2025

VALLEY NATIONAL BANK

Pay FOUR HUNDRED TWENTY FOUR AND 12/100 Dollars \$\*\*\*\*\*424.12

To: WASTE PRO USA FT PIERCE  
PO BOX 847189  
ATLANTA, GA 30394-7185

View After 180 DAYS Signature On File This check has been authorized by your depositor

⑆0000105245⑆ ⑆021201383⑆ 1001006996⑆

11/18/2025 # 105247 \$424.12

35454 0539770 0005-0006 135454





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P.O. Box 558  
Wayne, NJ 07474-0558

**To Reconcile Your Account**

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

**Balance Reconciliation**

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

**Finance Charge Computation For Personal Line Of Credit**

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

**In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions**

**A. Pursuant To The Federal Fair Credit Billing Act**

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at [contactus@valley.com](mailto:contactus@valley.com). We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and 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 statement 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.

**B. Under Applicable State Law**

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

**In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)**

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at [contactus@valley.com](mailto:contactus@valley.com). We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. 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. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally 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.

**For additional terms and conditions applicable to your account statement, please refer to your account agreement.**



35454 0539771 0006-0006 135454





P.O. Box 558  
Wayne, NJ 07474-0558

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23421 M0656DDA010126103743 07 000000000 212190 006



REGENCY ISLAND DUNES ASSOCIATION INC  
8640 S OCEAN DR  
JENSEN BEACH FL 34957

Email: [contactus@valley.com](mailto:contactus@valley.com)

Visit Us Online: [www.valley.com](http://www.valley.com)

Mail To: 1720 Route 23, Wayne, NJ 07470

12190 0733296 0001-0006 212190

## Account Statement

### HOA BUSINESS CHECKING - XXXXXX6996

SUMMARY FOR THE PERIOD: 12/01/25 - 12/31/25

REGENCY ISLAND DUNES ASSOCIATION INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$25,000.00		\$149,611.79		\$147,786.41		\$26,825.38

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$25,000.00
12/01	TRANSFER CREDIT		\$293.70	\$25,293.70
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165			
12/01	ACH DEBIT	-\$293.70		\$25,000.00
	ATT PAYMENT 251127			
12/03	TRANSFER CREDIT		\$1,937.71	\$26,937.71
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165			
12/04	TRANSFER CREDIT		\$5,017.71	\$31,955.42
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165			
12/04	CHECK 105250	-\$1,937.71		\$30,017.71
12/05	TRANSFER CREDIT		\$39,072.94	\$69,090.65
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165			
12/05	ACH DEBIT	-\$240.30		\$68,850.35
	COMCAST-XFINITY CABLE SVCS 251204			
12/05	ACH DEBIT	-\$30,783.25		\$38,067.10
	ASF, DBA Insuperi PAYROLL 251204 0005356600			
12/05	ACH DEBIT	-\$1,736.39		\$36,330.71
	ATT PAYMENT 251204			
12/05	CHECK 105243	-\$1,488.00		\$34,842.71
12/05	CHECK 105248	-\$1,725.00		\$33,117.71
12/05	CHECK 105249	-\$1,804.71		\$31,313.00
12/08	CHECK 105244	-\$6,313.00		\$25,000.00

Have Questions? 800-522-4100

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23421 0733296 0001-0006 M0656DDA010126103743 07 L 212190





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TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
12/10	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$2,914.15	\$27,914.15
12/11	CHECK 105251	-\$414.15		\$27,500.00
12/11	CHECK 10105	-\$2,500.00		\$25,000.00
12/15	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$20,909.82	\$45,909.82
12/15	ACH DEBIT COMCAST-XFINITY CABLE SVCS 251212	-\$15,409.82		\$30,500.00
12/16	ACH CREDIT Regency Island D OnlinePay 251216 93		\$10,141.00	\$40,641.00
12/16	CHECK 105254	-\$5,500.00		\$35,141.00
12/16	TRANSFER DEBIT TRANSFER TO DEPOSIT SYSTEM ACCOUNT XXXXXX0165	-\$7,048.11		\$28,092.89
12/17	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$19,094.46	\$47,187.35
12/17	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 251216	-\$1,718.81		\$45,468.54
12/17	ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 251216	-\$3,647.12		\$41,821.42
12/17	CHECK 105259	-\$232.89		\$41,588.53
12/17	CHECK 105258	-\$2,860.00		\$38,728.53
12/18	CHECK 105255	-\$2,223.03		\$36,505.50
12/18	CHECK 105253	-\$11,505.50		\$25,000.00
12/19	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$30,482.66	\$55,482.66
12/19	ACH DEBIT ATT PAYMENT 251218	-\$275.87		\$55,206.79
12/19	ACH DEBIT ASF, DBA Insperi PAYROLL 251218 0005356600	-\$30,206.79		\$25,000.00
12/22	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$433.10	\$25,433.10
12/22	ACH DEBIT INTERMEDIA.NET, ONLINE PMT 251219 CKF163478364POS	-\$433.10		\$25,000.00
12/23	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$985.00	\$25,985.00
12/24	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$16,081.01	\$42,066.01
12/24	ACH DEBIT BANK LEUMI USA CARD PMT 251223 043000099752068	-\$7,406.23		\$34,659.78
12/24	CHECK 105257	-\$985.00		\$33,674.78
12/26	CHECK 105263	-\$137.83		\$33,536.95
12/26	CHECK 105262	-\$254.13		\$33,282.82

12190 0733297 0002-0006 212190





P.O. Box 558  
Wayne, NJ 07474-0558

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**TRANSACTIONS (continued)**

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
12/26	CHECK 10106	-\$529.32		\$32,753.50
12/26	CHECK 105261	-\$3,484.50		\$29,269.00
12/26	CHECK 105256	-\$4,269.00		\$25,000.00
12/30	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$423.15	\$25,423.15
12/30	ACH DEBIT ATT PAYMENT 251228	-\$128.40		\$25,294.75
12/30	ACH DEBIT ATT PAYMENT 251227	-\$294.75		\$25,000.00
12/31	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0165		\$1,825.38	\$26,825.38
<b>Ending Balance</b>				<b>\$26,825.38</b>

**CHECKS IN ORDER**

Date	Number	Amount	Date	Number	Amount
12/11	10105	\$2,500.00	12/16	105254	\$5,500.00
12/26	10106	\$529.32	12/18	105255	\$2,223.03
12/05	105243*	\$1,488.00	12/26	105256	\$4,269.00
12/08	105244	\$6,313.00	12/24	105257	\$985.00
12/05	105248*	\$1,725.00	12/17	105258	\$2,860.00
12/05	105249	\$1,804.71	12/17	105259	\$232.89
12/04	105250	\$1,937.71	12/26	105261*	\$3,484.50
12/11	105251	\$414.15	12/26	105262	\$254.13
12/18	105253*	\$11,505.50	12/26	105263	\$137.83

(\* ) Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

**OVERDRAFT FEES**

	Total This Period:	Total Year-To-Date:
Total Overdraft Fees:	\$0.00	\$0.00
Total Return Fees	\$0.00	\$0.00





P.O. Box 558  
Wayne, NJ 07474-0558

Account Number:  
Statement Date:  
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12/31/2025  
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Check Images for Account XXXXX6996

12190 0733299 0004-0006 212190

REGENCY ISLAND DUNES ASSOCIATION INC  
OPERATING ACCOUNT  
8640 S OCEAN DRIVE  
JENSEN BEACH, FL 34957

10105

DATE 12/10/2025

PAY TO THE ORDER OF PSL Water Care LLC  
Two Thousand Five hundred and 00/100 \$2,500.00

Valley

FOR Inv. 4782

Mike G. Mian  
Robert Aldridge

VOID AFTER 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

⑆0000105249⑆ ⑆021201383⑆ ⑆1001006996⑆

12/10/2025 # 10105 \$2,500.00

REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

1081141

10105249

December 03, 2025

VALLEY NATIONAL BANK

PAY ONE THOUSAND EIGHT HUNDRED FOUR AND 71/100 \$1,804.71

To The Order Of PALMDALE COMO PROpane, LLC  
1701 COMMERCE AVE  
VERO BEACH, FL 32900-6550

VOID AFTER 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

⑆0000105249⑆ ⑆021201383⑆ ⑆1001006996⑆

12/04/2025 # 105249 \$1,804.71

REGENCY ISLAND DUNES ASSOCIATION INC  
OPERATING ACCOUNT  
8640 S OCEAN DRIVE  
JENSEN BEACH, FL 34957

10106

DATE 12/24/2025

PAY TO THE ORDER OF Cassie Pierson  
Five Hundred Twenty Nine and 02/100 \$529.32

Valley

FOR Employee Holiday Lunch 2025

Mike G. Mian  
Robert Aldridge

VOID AFTER 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

⑆0000105250⑆ ⑆021201383⑆ ⑆1001006996⑆

12/24/2025 # 10106 \$529.32

REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

105250

December 03, 2025

VALLEY NATIONAL BANK

PAY ONE THOUSAND NINE HUNDRED THIRTY SEVEN AND 71/100 \$1,937.71

To The Order Of THE SHERWIN-WILLIAMS COMPANY  
PO BOX 74385  
ATLANTA, GA 30374-3855

VOID AFTER 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

⑆0000105250⑆ ⑆021201383⑆ ⑆1001006996⑆

12/03/2025 # 105250 \$1,937.71

REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

105243

November 17, 2025

VALLEY NATIONAL BANK

PAY ONE THOUSAND FOUR HUNDRED EIGHTY EIGHT AND 00/100 \$1,488.00

To The Order Of POWDERKEG LAB INC DBA GETQUORUM  
2645 EXECUTIVE PARK DR  
WESTON, FL 33331-3824

VOID AFTER 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

⑆0000105243⑆ ⑆021201383⑆ ⑆1001006996⑆

12/04/2025 # 105243 \$1,488.00

REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

105251

December 08, 2025

VALLEY NATIONAL BANK

PAY FOUR HUNDRED FOURTEEN AND 15/100 \$414.15

To The Order Of COMPLETE ACCESS CONTROL INC  
PO BOX 50  
HOPE SOUND, FL 33475-0051

VOID AFTER 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

⑆0000105251⑆ ⑆021201383⑆ ⑆1001006996⑆

12/10/2025 # 105251 \$414.15

REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

105244

November 17, 2025

VALLEY NATIONAL BANK

PAY SIX THOUSAND THREE HUNDRED THIRTEEN AND 00/100 \$6,313.00

To The Order Of STUART ACCOUNTING LLC  
2335 SE OCEAN BLVD # 40  
STUART, FL 34959-3310

VOID AFTER 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

⑆0000105244⑆ ⑆021201383⑆ ⑆1001006996⑆

12/05/2025 # 105244 \$6,313.00

REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

105253

December 12, 2025

VALLEY NATIONAL BANK

PAY ELEVEN THOUSAND FIVE HUNDRED FIVE AND 00/100 \$11,505.50

To The Order Of BECKER  
1 E BROWARD BLVD STE 1800  
FORT LAUDERDALE, FL 33301-1876

VOID AFTER 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

⑆0000105253⑆ ⑆021201383⑆ ⑆1001006996⑆

12/17/2025 # 105253 \$11,505.50

REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

105248

December 03, 2025

VALLEY NATIONAL BANK

PAY ONE THOUSAND SEVEN HUNDRED TWENTY FIVE AND 00/100 \$1,725.00

To The Order Of JASON DRAME, INC  
333 SE TRANQUILLA AVE  
PORT ST LUCIE, FL 34983-2220

VOID AFTER 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

⑆0000105248⑆ ⑆021201383⑆ ⑆1001006996⑆

12/04/2025 # 105248 \$1,725.00

REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

105254

December 12, 2025

VALLEY NATIONAL BANK

PAY FIVE THOUSAND FIVE HUNDRED AND 00/100 \$5,500.00

To The Order Of HO TURF 2 TURF LLC  
1000 SW 54TH ST  
PALM CITY, FL 34990-3400

VOID AFTER 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor

⑆0000105254⑆ ⑆021201383⑆ ⑆1001006996⑆

12/15/2025 # 105254 \$5,500.00



P.O. Box 558  
Wayne, NJ 07474-0558

Account Number:  
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Check Images for Account XXXXXX6996 (Continued)

12190 0733300 0005-0006 212190

ACCOUNT: REGENCY CONDO ASSOCIATION  
REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

PLEASE DIRECT ANY QUESTIONS  
TO: Online Bill Payment Processing Center  
(800) 243-2558

138212 0000105255  
December 12, 2025

VALLEY NATIONAL BANK

1081141

Pay TWO THOUSAND TWO HUNDRED TWENTY THREE AND 03/100 Dollars \$\*\*\*\*\*2,223.03

To The Order Of PALMDALE CONDO PROPANE, LLC  
1701 COMMERCIAL AVE  
VERO BEACH, FL 32909-5559

VOID AFTER 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor.

⑆0000105255⑆ ⑆021201383⑆ 1001006996⑆

12/17/2025 # 105255 \$2,223.03

ACCOUNT: REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

PLEASE DIRECT ANY QUESTIONS  
TO: Online Bill Payment Processing Center  
(800) 243-2558

138212 0000105259  
December 12, 2025

VALLEY NATIONAL BANK

Pay TWO HUNDRED THIRTY TWO AND 89/100 Dollars \$\*\*\*\*\*232.89

To The Order Of WELLS FARGO FINANCIAL LEASING  
PO BOX 105743  
ATLANTA, GA 30348-0743

VOID AFTER 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor.

⑆0000105259⑆ ⑆021201383⑆ 1001006996⑆

12/16/2025 # 105259 \$232.89

ACCOUNT: REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

PLEASE DIRECT ANY QUESTIONS  
TO: Online Bill Payment Processing Center  
(800) 243-2558

138212 0000105256  
December 12, 2025

VALLEY NATIONAL BANK

Pay FOUR THOUSAND TWO HUNDRED SIXTY NINE AND 00/100 Dollars \$\*\*\*\*\*4,269.00

To The Order Of STUART ACCOUNTING LLC  
2326 SE OCEAN BLVD # 40  
STUART, FL 34999-3316

VOID AFTER 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor.

⑆0000105256⑆ ⑆021201383⑆ 1001006996⑆

12/24/2025 # 105256 \$4,269.00

ACCOUNT: REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

PLEASE DIRECT ANY QUESTIONS  
TO: Online Bill Payment Processing Center  
(800) 243-2558

138212 0000105261  
December 19, 2025

VALLEY NATIONAL BANK

Pay THREE THOUSAND FOUR HUNDRED EIGHTY FOUR AND 80/100 Dollars \$\*\*\*\*\*3,484.50

To The Order Of ISLAND DUNES COUNTRY CLUB, INC  
8735 S OCEAN DR STE 1  
JENSEN BEACH, FL 34957-2101

VOID AFTER 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor.

⑆0000105261⑆ ⑆021201383⑆ 1001006996⑆

12/24/2025 # 105261 \$3,484.50

ACCOUNT: REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

PLEASE DIRECT ANY QUESTIONS  
TO: Online Bill Payment Processing Center  
(800) 243-2558

138212 0000105257  
December 12, 2025

VALLEY NATIONAL BANK

Pay NINE HUNDRED EIGHTY FIVE AND 00/100 Dollars \$\*\*\*\*\*985.00

To The Order Of SUPERIOR POOL SERVICES INC  
1700 NE SUNVIEW TOWER  
JENSEN BEACH, FL 34957-3810

VOID AFTER 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor.

⑆0000105257⑆ ⑆021201383⑆ 1001006996⑆

12/23/2025 # 105257 \$985.00

ACCOUNT: REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

PLEASE DIRECT ANY QUESTIONS  
TO: Online Bill Payment Processing Center  
(800) 243-2558

138212 0000105262  
December 19, 2025

VALLEY NATIONAL BANK

Pay TWO HUNDRED FIFTY FOUR AND 13/100 Dollars \$\*\*\*\*\*254.13

To The Order Of PRO FITNESS SALES & SERVICES  
1732 CORPORATE DR  
BOYNTON BEACH, FL 33425-9862

VOID AFTER 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor.

⑆0000105262⑆ ⑆021201383⑆ 1001006996⑆

12/24/2025 # 105262 \$254.13

ACCOUNT: REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

PLEASE DIRECT ANY QUESTIONS  
TO: Online Bill Payment Processing Center  
(800) 243-2558

138212 0000105258  
December 12, 2025

VALLEY NATIONAL BANK

Pay TWO THOUSAND EIGHT HUNDRED SIXTY AND 00/100 Dollars \$\*\*\*\*\*2,860.00

To The Order Of WASTE PRO USA FT PIERCE  
PO BOX 947185  
ATLANTA, GA 30304-7185

VOID AFTER 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor.

⑆0000105258⑆ ⑆021201383⑆ 1001006996⑆

12/16/2025 # 105258 \$2,860.00

ACCOUNT: REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

PLEASE DIRECT ANY QUESTIONS  
TO: Online Bill Payment Processing Center  
(800) 243-2558

138212 0000105263  
December 19, 2025

VALLEY NATIONAL BANK

Pay ONE HUNDRED THIRTY SEVEN AND 83/100 Dollars \$\*\*\*\*\*137.83

To The Order Of STEVENS & STEVENS  
1857 NE JENSEN BEACH BLVD  
JENSEN BEACH, FL 34957-7233

VOID AFTER 180 DAYS  
Signature On File  
This check has been authorized  
by your depositor.

⑆0000105263⑆ ⑆021201383⑆ 1001006996⑆

12/24/2025 # 105263 \$137.83





Account Number:  
Statement Date:  
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P.O. Box 558  
Wayne, NJ 07474-0558

**To Reconcile Your Account**

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

**Balance Reconciliation**

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

**Finance Charge Computation For Personal Line Of Credit**

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

**In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions**

**A. Pursuant To The Federal Fair Credit Billing Act**

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at [contactus@valley.com](mailto:contactus@valley.com). We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and 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 statement 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.

**B. Under Applicable State Law**

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

**In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)**

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at [contactus@valley.com](mailto:contactus@valley.com). We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. 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. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally 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.

**For additional terms and conditions applicable to your account statement, please refer to your account agreement.**

12190 0733301 0006-0006 212190

