

Valley National Bank
 P O Box 558
 Wayne, NJ 07474



RETURN SERVICE REQUESTED



140925-02A
 Regency Island Dunes Association Inc
 8640 South Ocean Drive
 Jensen Beach, FL 34957

Contact Us
 973-305-8800
 cdars@valley.com



Account
 Regency Island Dunes Association Inc

Date
 01/31/2026

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IntraFi Cash ServiceSM, or ICS[®], Monthly Statement

The following information is a summary of activity in your account(s) for the month of January 2026 and the list of FDIC-insured institution(s) that hold your deposits as of the date indicated. These deposits have been placed by us, as your agent and custodian, in deposit accounts through IntraFi Cash Service. Funds in your deposit accounts at the FDIC-insured institutions at which your funds have been placed will be "deposits," as defined by federal law. Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply. To meet the conditions for pass-through FDIC deposit insurance, deposit accounts at FDIC-insured banks in IntraFi's network that hold deposits placed using an IntraFi service are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage.

Summary of Accounts

Account ID	Deposit Option	Interest Rate	Opening Balance	Ending Balance
*****010	Demand	2.00%	\$0.00	\$758,194.83
*****028	Demand	1.80%	415,148.17	1,067,261.43
*****996	Demand	2.00%	0.00	293,244.38
TOTAL			\$415,148.17	\$2,118,700.64

DETAILED ACCOUNT OVERVIEW

Account ID: *****010

Account Title: Regency Island Dunes Association Inc

Account Summary - Demand

Statement Period	1/1-1/31/2026	Average Daily Balance	\$505,435.54
Previous Period Ending Balance	\$0.00	Interest Rate at End of Statement Period	2.00%
Total Program Deposits	758,111.78	Annual Percentage Yield Earned	2.02%
Total Program Withdrawals	(0.00)	YTD Interest Paid	83.05
Interest Capitalized	83.05		
Current Period Ending Balance	\$758,194.83		

Account Transaction Detail

Date	Activity Type	Amount	Balance
01/30/2026	Deposit	\$758,111.78	\$758,111.78
01/30/2026	Interest Capitalization	83.05	758,194.83

Summary of Balances as of January 31, 2026

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
First-Citizens Bank & Trust Company	Raleigh, NC	11063	\$122,788.58
The Huntington National Bank	Columbus, OH	6560	247,027.06
Truist Bank	Charlotte, NC	9846	247,027.06
United Bank	Fairfax, VA	22858	141,352.13

DETAILED ACCOUNT OVERVIEW

Account ID: *****028
Account Title: Regency Island Dunes Association Inc



Account Summary - Demand

Statement Period	1/1-1/31/2026	Average Daily Balance	\$816,441.62
Previous Period Ending Balance	\$415,148.17	Interest Rate at End of Statement Period	1.80%
Total Program Deposits	700,210.66	Annual Percentage Yield Earned	1.82%
Total Program Withdrawals	(49,346.22)	YTD Interest Paid	1,248.82
Interest Capitalized	1,248.82		
Current Period Ending Balance	\$1,067,261.43		

Account Transaction Detail

Date	Activity Type	Amount	Balance
01/02/2026	Withdrawal	(\$816.31)	\$414,331.86
01/05/2026	Deposit	0.21	414,332.07
01/06/2026	Deposit	304,012.14	718,344.21
01/07/2026	Withdrawal	(33,613.41)	684,730.80
01/08/2026	Withdrawal	(175.00)	684,555.80
01/09/2026	Deposit	0.88	684,556.68
01/12/2026	Deposit	169,594.00	854,150.68
01/13/2026	Deposit	7,018.00	861,168.68
01/14/2026	Withdrawal	(5,830.00)	855,338.68
01/15/2026	Withdrawal	(288.00)	855,050.68
01/21/2026	Deposit	145,226.51	1,000,277.19
01/22/2026	Deposit	8,945.88	1,009,223.07
01/26/2026	Deposit	0.01	1,009,223.08
01/27/2026	Deposit	65,413.03	1,074,636.11
01/29/2026	Withdrawal	(8,623.50)	1,066,012.61
01/30/2026	Interest Capitalization	1,248.82	1,067,261.43

Summary of Balances as of January 31, 2026

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
Axos Bank	San Diego, CA	35546	\$247,184.95
BMO Bank, N.A.	Chicago, IL	16571	341.32
Banc of California	Los Angeles, CA	24045	247,310.12
OceanFirst Bank	Red Bank, NJ	28359	247,042.58
Pinnacle Bank	Nashville, TN	35583	247,362.16
Raymond James Bank	St. Petersburg, FL	33893	78,020.30

DETAILED ACCOUNT OVERVIEW

Account ID: *****996

Account Title: Regency Island Dunes Association Inc

Account Summary - Demand

Statement Period	1/1-1/31/2026	Average Daily Balance	\$195,485.55
Previous Period Ending Balance	\$0.00	Interest Rate at End of Statement Period	2.00%
Total Program Deposits	293,212.26	Annual Percentage Yield Earned	2.02%
Total Program Withdrawals	(0.00)	YTD Interest Paid	32.12
Interest Capitalized	32.12		
Current Period Ending Balance	\$293,244.38		

Account Transaction Detail

Date	Activity Type	Amount	Balance
01/30/2026	Deposit	\$293,212.26	\$293,212.26
01/30/2026	Interest Capitalization	32.12	293,244.38

Summary of Balances as of January 31, 2026

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
First-Citizens Bank & Trust Company	Raleigh, NC	11063	\$124,238.48
Raymond James Bank	St. Petersburg, FL	33893	169,005.90