



Last Statement:  
Statement Ending:  
Page:

November 30, 2025  
December 31, 2025  
1 of 6

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

23423 M0656DDA010126103743 07 00000000 212192 006



REGENCY ISLAND DUNES ASSOCIATION INC  
REGENCY 1  
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

12192 0733311 0001-0006 212192

## Account Statement

### HOA BUSINESS CHECKING PLUS - XXXXXX7010

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
\$25,000.21		\$289,821.13		\$189,647.13		\$125,174.21

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$25,000.21
12/01	TRANSFER CREDIT		\$749.79	\$25,750.00
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0124			
12/01	CHECK 105026	-\$750.00		\$25,000.00
12/02	TRANSFER CREDIT		\$21,245.20	\$46,245.20
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0124			
12/02	CHECK 105027	-\$281.00		\$45,964.20
12/02	CHECK 105029	-\$20,964.20		\$25,000.00
12/04	TRANSFER CREDIT		\$1,904.66	\$26,904.66
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0124			
12/04	CHECK 105024	-\$1,904.66		\$25,000.00
12/08	TRANSFER CREDIT		\$1,105.02	\$26,105.02
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0124			
12/08	CHECK 105025	-\$1,105.02		\$25,000.00
12/09	TRANSFER CREDIT		\$191.50	\$25,191.50
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0124			
12/09	CHECK 10014	-\$191.50		\$25,000.00
12/11	TRANSFER CREDIT		\$312.79	\$25,312.79
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0124			
12/11	CHECK 105028	-\$312.79		\$25,000.00





**Account Number:**  
**Statement Date:**  
**Page :**

XXXXXX7010  
 12/31/2025  
 2 of 6

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

**TRANSACTIONS (continued)**

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
12/15	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0124		\$669.82	\$25,669.82
12/15	LOCK BOX DEPOSIT		\$10,150.00	\$35,819.82
12/15	CHECK 105031	-\$334.91		\$35,484.91
12/15	CHECK 105032	-\$334.91		\$35,150.00
12/16	ACH CREDIT Regency Island D OnlinePay 251216 93		\$19,906.00	\$55,056.00
12/16	TRANSFER DEBIT TRANSFER TO DEPOSIT SYSTEM ACCOUNT XXXXXX0124	-\$30,056.00		\$25,000.00
12/22	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0124		\$244.49	\$25,244.49
12/22	ACH DEBIT COMCAST-XFINITY CABLE SVCS 251222	-\$244.49		\$25,000.00
12/23	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0124		\$41,117.94	\$66,117.94
12/23	CHECK 105033	-\$281.00		\$65,836.94
12/23	CHECK 105035	-\$40,836.94		\$25,000.00
12/24	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0124		\$1,137.71	\$26,137.71
12/24	CHECK 105037	-\$1,137.71		\$25,000.00
12/29	LOCK BOX DEPOSIT		\$90,912.00	\$115,912.00
12/30	TRANSFER DEBIT TRANSFER TO DEPOSIT SYSTEM ACCOUNT XXXXXX0124	-\$90,912.00		\$25,000.00
12/31	LOCK BOX DEPOSIT		\$10,150.00	\$35,150.00
12/31	LOCK BOX DEPOSIT		\$19,906.00	\$55,056.00
12/31	LOCK BOX DEPOSIT		\$70,118.00	\$125,174.00
12/31	INTEREST CREDIT		\$0.21	\$125,174.21
<b>Ending Balance</b>				<b>\$125,174.21</b>

**CHECKS IN ORDER**

Date	Number	Amount	Date	Number	Amount
12/09	10014	\$191.50	12/02	105029	\$20,964.20
12/04	105024*	\$1,904.66	12/15	105031*	\$334.91
12/08	105025	\$1,105.02	12/15	105032	\$334.91
12/01	105026	\$750.00	12/23	105033	\$281.00
12/02	105027	\$281.00	12/23	105035*	\$40,836.94
12/11	105028	\$312.79	12/24	105037*	\$1,137.71

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

12192 0733312 0002-0006 212192





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

**Account Number:**  
**Statement Date:**  
**Page :**

XXXXXX7010  
12/31/2025  
3 of 6

**INTEREST RATE CALCULATIONS**

Avg. Stmt. Collected Balance	\$25,000.00	Annual % Yield Earned	0.01%
Year-to-Date Interest Paid	\$5.99	Interest Paid	\$0.21

**OVERDRAFT FEES**

	<b>Total This Period:</b>	<b>Total Year-To-Date:</b>
<b>Total Overdraft Fees:</b>	\$0.00	\$0.00
<b>Total Return Fees</b>	\$0.00	\$0.00

12192 0733313 0003-0006 212192





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

Account Number:  
Statement Date:  
Page :

XXXXXX7010  
12/31/2025  
4 of 6

### Check Images for Account XXXXXX7010

10014

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

DATE 11/25/25

PAY TO THE ORDER OF Lolay Bernhard \$ 191.50  
One hundred ninety-one dollars and 50/100

FOR Social Committee

Valley National Bank

100140014 10212013831 1001007010

12/09/2025 # 10014 \$191.50

105028

Account: 01190440001  
REGENCY ISLAND DUNES ASSOCIATION, I  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

138/212 0000105028  
November 03, 2025

VALLEY NATIONAL BANK

Pay THREE HUNDRED TWELVE AND 79/100 Dollars \$\*\*\*\*\*312.79

To The Order Of CITY ELECTRIC SUPPLY  
1219 SE DIXIE CUTOFF RD  
STUART, FL 34994-3437

105028000105028 10212013831 1001007010

12/11/2025 # 105028 \$312.79

105024

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

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

138/212 0000105024  
November 25, 2025

VALLEY NATIONAL BANK

Pay ONE THOUSAND NINE HUNDRED FOUR AND 68/100 Dollars \$\*\*\*\*\*1,904.66

To The Order Of ISLAND DUNES COUNTRY CLUB, INC  
8703 SE OCEAN DR STE 1  
JENSEN BEACH, FL 34957-2101

105024000105024 10212013831 1001007010

12/04/2025 # 105024 \$1,904.66

105029

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

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

138/212 0000105029  
December 03, 2025

VALLEY NATIONAL BANK

Pay TWENTY THOUSAND NINE HUNDRED SIXTY FOUR AND 20/100 Dollars \$\*\*\*\*\*20,964.20

To The Order Of COMPLETE ALUMINUM GENERAL CONTR  
1910 BARBER RD  
SARASOTA, FL 34240-9394

105029000105029 10212013831 1001007010

12/02/2025 # 105029 \$20,964.20

105025

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

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

138/212 0000105025  
November 25, 2025

VALLEY NATIONAL BANK

Pay ONE THOUSAND ONE HUNDRED FIVE AND 02/100 Dollars \$\*\*\*\*\*1,105.02

To The Order Of PATTY DOWNING INTERIORS INC  
3770 SE OCEAN BLVD  
STUART, FL 34996-6713

105025000105025 10212013831 1001007010

12/08/2025 # 105025 \$1,105.02

105031

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

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

138/212 0000105031  
December 08, 2025

VALLEY NATIONAL BANK

Pay THREE HUNDRED THIRTY FOUR AND 91/100 Dollars \$\*\*\*\*\*334.91

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

105031000105031 10212013831 1001007010

12/15/2025 # 105031 \$334.91

105026

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

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

138/212 0000105026  
November 25, 2025

VALLEY NATIONAL BANK

Pay SEVEN HUNDRED FIFTY AND 00/100 Dollars \$\*\*\*\*\*750.00

To The Order Of SMYTH ENGINEERING  
369 NE BAKER RD  
STUART, FL 34994-1877

105026000105026 10212013831 1001007010

12/01/2025 # 105026 \$750.00

105032

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

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

138/212 0000105032  
December 12, 2025

VALLEY NATIONAL BANK

Pay THREE HUNDRED THIRTY FOUR AND 91/100 Dollars \$\*\*\*\*\*334.91

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

105032000105032 10212013831 1001007010

12/15/2025 # 105032 \$334.91

105027

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

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

138/212 0000105027  
December 03, 2025

VALLEY NATIONAL BANK

Pay TWO HUNDRED EIGHTY ONE AND 00/100 Dollars \$\*\*\*\*\*281.00

To The Order Of ABOVE & BEYOND PEST CONTROL SERV  
3677 23RD AVE S STE A106  
LAKE WORTH BEACH, FL 33461-3264

105027000105027 10212013831 1001007010

12/02/2025 # 105027 \$281.00

105033

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

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

138/212 0000105033  
December 19, 2025

VALLEY NATIONAL BANK

Pay TWO HUNDRED EIGHTY ONE AND 00/100 Dollars \$\*\*\*\*\*281.00

To The Order Of ABOVE & BEYOND PEST CONTROL SERV  
3677 23RD AVE S STE A106  
LAKE WORTH BEACH, FL 33461-3264

105033000105033 10212013831 1001007010

12/23/2025 # 105033 \$281.00

12192 0733314 0004-0006 212192



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

Account Number:  
Statement Date:  
Page :

XXXXXX7010  
12/31/2025  
5 of 6

### Check Images for Account XXXXXX7010 (Continued)

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) 243-2008

138212 0000105035  
 December 19, 2025

VALLEY NATIONAL BANK

Pay FORTY THOUSAND EIGHT HUNDRED THIRTY SIX AND 94/100 Dollars \$40,836.94

To: JUPITER PLUMBING SERVICES INC  
 The: 16 YACHT CLUB DR  
 Order: JUPITER, FL 33477-5045  
 Of:

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

DOCUMENT CONTAINS COLORED BACKGROUND ON WHITE PAPER. VOID FEATURE, SIMULATED WATERMARK, REVERSE SIDE, MICROPRINT BORDER.

⑈0000105035⑈ ⑆021201383⑆ 1001007010⑈

12/23/2025 # 105035 \$40,836.94

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) 243-2008

138212 0000105037  
 December 19, 2025

VALLEY NATIONAL BANK

Pay ONE THOUSAND ONE HUNDRED THIRTY SEVEN AND 71/100 Dollars \$1,137.71

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

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

DOCUMENT CONTAINS COLORED BACKGROUND ON WHITE PAPER. VOID FEATURE, SIMULATED WATERMARK, REVERSE SIDE, MICROPRINT BORDER.

⑈0000105037⑈ ⑆021201383⑆ 1001007010⑈

12/24/2025 # 105037 \$1,137.71

12192 0733315 0005-0006 212192





Account Number:

XXXXXX7010

Statement Date:

12/31/2025

Page :

6 of 6

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.**

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