



Last Statement:  
Statement Ending:  
Page:

October 31, 2025  
November 30, 2025  
1 of 6

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

13416 M0656DDA112925063157 06 00000000 135456 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

35456 0539779 0001-0006 135456

## Account Statement

### HOA BUSINESS CHECKING PLUS - XXXXXX7010

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
\$25,000.21		\$105,833.01		\$105,833.01		\$25,000.21

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	Beginning Balance			\$25,000.21
11/03	TRANSFER DEBIT	-\$0.21		\$25,000.00
	TRANSFER TO DEPOSIT SYSTEM ACCOUNT XXXXXX0124			
11/04	TRANSFER CREDIT		\$7,792.78	\$32,792.78
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0124			
11/04	CHECK 105012	-\$281.00		\$32,511.78
11/04	CHECK 105013	-\$517.84		\$31,993.94
11/04	CHECK 105017	-\$1,315.10		\$30,678.84
11/04	CHECK 105018	-\$5,678.84		\$25,000.00
11/05	TRANSFER CREDIT		\$1,111.72	\$26,111.72
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0124			
11/05	CHECK 10006	-\$1,111.72		\$25,000.00
11/06	TRANSFER CREDIT		\$69,617.69	\$94,617.69
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0124			
11/06	CHECK 10007	-\$363.93		\$94,253.76
11/06	CHECK 105014	-\$1,500.00		\$92,753.76
11/06	CHECK 10010	-\$9,624.98		\$83,128.78
11/06	CHECK 10009	-\$58,128.78		\$25,000.00
11/10	TRANSFER CREDIT		\$1,458.79	\$26,458.79
	TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0124			
11/10	CHECK 105016	-\$508.79		\$25,950.00





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TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
11/10	CHECK 105015	-\$950.00		\$25,000.00
11/13	LOCK BOX DEPOSIT		\$250.00	\$25,250.00
11/14	TRANSFER DEBIT TRANSFER TO DEPOSIT SYSTEM ACCOUNT XXXXXX0124	-\$250.00		\$25,000.00
11/17	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0124		\$2,243.91	\$27,243.91
11/17	CHECK 10011	-\$475.00		\$26,768.91
11/17	CHECK 10012	-\$1,768.91		\$25,000.00
11/19	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0124		\$895.00	\$25,895.00
11/19	CHECK 10008	-\$895.00		\$25,000.00
11/21	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0124		\$234.41	\$25,234.41
11/21	ACH DEBIT COMCAST-XFINITY CABLE SVCS 251121	-\$234.41		\$25,000.00
11/26	TRANSFER CREDIT TRANSFER FROM DEPOSIT SYSTEM ACCOUNT XXXXXX0124		\$2,716.50	\$27,716.50
11/26	LOCK BOX DEPOSIT		\$19,512.00	\$47,228.50
11/26	CHECK 10013	-\$161.50		\$47,067.00
11/26	CHECK 105020	-\$920.00		\$46,147.00
11/26	CHECK 105022	-\$1,635.00		\$44,512.00
11/28	CHECK 105023	-\$1,509.45		\$43,002.55
11/28	TRANSFER DEBIT TRANSFER TO DEPOSIT SYSTEM ACCOUNT XXXXXX0124	-\$18,002.55		\$25,000.00
11/30	INTEREST CREDIT		\$0.21	\$25,000.21
<b>Ending Balance</b>				<b>\$25,000.21</b>

CHECKS IN ORDER

Date	Number	Amount	Date	Number	Amount
11/05	10006	\$1,111.72	11/04	105013	\$517.84
11/06	10007	\$363.93	11/06	105014	\$1,500.00
11/19	10008	\$895.00	11/10	105015	\$950.00
11/06	10009	\$58,128.78	11/10	105016	\$508.79
11/06	10010	\$9,624.98	11/04	105017	\$1,315.10
11/17	10011	\$475.00	11/04	105018	\$5,678.84
11/17	10012	\$1,768.91	11/26	105020*	\$920.00
11/26	10013	\$161.50	11/26	105022*	\$1,635.00
11/04	105012*	\$281.00	11/28	105023	\$1,509.45

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

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**INTEREST RATE CALCULATIONS**

Avg. Stmt. Collected Balance	\$25,000.00	Annual % Yield Earned	0.01%
Year-to-Date Interest Paid	\$5.78	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

35456 0539781 0003-0006 135456





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Check Images for Account XXXXXX7010

REGENCY ISLAND DUNES ASSOCIATION INC  
REGENCY 1  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

DATE 11/4/2025

PAY TO THE ORDER OF Sheila Gomez \$ 1,111.73

One thousand one hundred and Eleven dollars and 73/100 DOLLARS

FOR Bill me Tree Social Room

W.G. Mian  
Submal Alida

#010006# ⑆021201383⑆ ⑆1001007010⑆

11/05/2025 # 10006 \$1,111.72

REGENCY ISLAND DUNES ASSOCIATION INC  
REGENCY 1  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

DATE 11/14/25

PAY TO THE ORDER OF Robin D'Angelo \$ 475.00

Four hundred Seventy-Five dollars and 00/100 DOLLARS

FOR Temp Admin Work

W.G. Mian  
Submal Alida

#010011# ⑆021201383⑆ ⑆1001007010⑆

11/17/2025 # 10011 \$475.00

REGENCY ISLAND DUNES ASSOCIATION INC  
REGENCY 1  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

DATE 11/4/2025

PAY TO THE ORDER OF Kathi Dobin \$ 363.93

Three hundred Sixty Three dollars and 93/100 DOLLARS

FOR Social Committee Reimbursement

W.G. Mian  
Submal Alida

#010007# ⑆021201383⑆ ⑆1001007010⑆

11/06/2025 # 10007 \$363.93

REGENCY ISLAND DUNES ASSOCIATION INC  
REGENCY 1  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

DATE 11/4/25

PAY TO THE ORDER OF Kathi Dobin \$ 1768.91

One Thousand Seven hundred and Sixty Eight 91/100 DOLLARS

FOR Social Committee 11/4 Pringles

W.G. Mian  
Submal Alida

#010012# ⑆021201383⑆ ⑆1001007010⑆

11/17/2025 # 10012 \$1,768.91

REGENCY ISLAND DUNES ASSOCIATION INC  
REGENCY 1  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

DATE 11/5/25

PAY TO THE ORDER OF Tradewinds Shutter Service \$ 895.00

Eight hundred Ninety-Five dollars and 00/100 DOLLARS

FOR 125 Shutter Repair

W.G. Mian  
Submal Alida

#010008# ⑆021201383⑆ ⑆1001007010⑆

11/19/2025 # 10008 \$895.00

REGENCY ISLAND DUNES ASSOCIATION INC  
REGENCY 1  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

DATE 11/26/25

PAY TO THE ORDER OF Robin D'Angelo \$ 161.50

One hundred Sixty-one dollars and 50/100 DOLLARS

FOR 11.25 Temp Admin Services Comp

W.G. Mian  
Submal Alida

#010013# ⑆021201383⑆ ⑆1001007010⑆

11/26/2025 # 10013 \$161.50

REGENCY ISLAND DUNES ASSOCIATION INC  
REGENCY 1  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

DATE 11/5/25

PAY TO THE ORDER OF Mungyan Restoration, Waterproofing and Painting \$ 58,128.78

Fifty-eight Thousand, One hundred twenty-eight 78/100 DOLLARS

FOR App 009 Restoration

W.G. Mian  
Submal Alida

#010009# ⑆021201383⑆ ⑆1001007010⑆

11/06/2025 # 10009 \$58,128.78

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) 243-2508

138212 0000105012

October 31, 2025

VALLEY NATIONAL BANK

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

To ABOVE & BEYOND PEST CONTROL SERV  
3277 23RD AVE S STE A106  
LAKE WORTH BEACH, FL 33461-3264

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

#0000105012# ⑆021201383⑆ ⑆1001007010⑆

11/04/2025 # 105012 \$281.00

REGENCY ISLAND DUNES ASSOCIATION INC  
REGENCY 1  
8640 S OCEAN DR  
JENSEN BEACH, FL 34957

DATE 11/5/25

PAY TO THE ORDER OF Mungyan Restoration, Waterproofing and Painting \$ 9,624.98

Nine thousand, Six hundred and Twenty-four 98/100 DOLLARS

FOR Invoice # 58193 AIA Walls

W.G. Mian  
Submal Alida

#010010# ⑆021201383⑆ ⑆1001007010⑆

11/06/2025 # 10010 \$9,624.98

ACCOUNT: A35U6UJQMEGNO

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

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

138212 0000105013

October 31, 2025

VALLEY NATIONAL BANK

Pay FIVE HUNDRED SEVENTEEN AND 84/100 Dollars \$\*\*\*\*\*517.84

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

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

#0000105013# ⑆021201383⑆ ⑆1001007010⑆

11/04/2025 # 105013 \$517.84

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### 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) 243-2508

138212 0000105014  
October 31, 2025

VALLEY NATIONAL BANK

Pay ONE THOUSAND FIVE HUNDRED AND 00/100 Dollars \$\*\*\*\*\*1,500.00

To The Order Of: CSM ENGINEERING, INC.  
208 SW OCEAN BLVD  
STUART, FL 34954-2944

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

⑈0000 1050 14⑈ ⑆0 2 1 2 0 1 3 8 3 1⑆ 1 0 0 1 0 0 7 0 1 0⑈

11/06/2025 # 105014 \$1,500.00

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) 243-2508

138212 0000105018  
October 31, 2025

VALLEY NATIONAL BANK

Pay FIVE THOUSAND SIX HUNDRED SEVENTY EIGHT AND 84/100 Dollars \$\*\*\*\*\*5,678.84

To The Order Of: TK ELEVATOR CORPORATION  
PO BOX 3796  
CAROL STREAM, IL 60132-3796

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

⑈0000 1050 18⑈ ⑆0 2 1 2 0 1 3 8 3 1⑆ 1 0 0 1 0 0 7 0 1 0⑈

11/04/2025 # 105018 \$5,678.84

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) 243-2508

138212 0000105015  
October 31, 2025

VALLEY NATIONAL BANK

Pay NINE HUNDRED FIFTY AND 00/100 Dollars \$\*\*\*\*\*950.00

To The Order Of: MD CONCRETE IMAGING  
1950 NE 6TH ST UNIT 1731  
POMPANO BEACH, FL 33061-2686

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

⑈0000 1050 15⑈ ⑆0 2 1 2 0 1 3 8 3 1⑆ 1 0 0 1 0 0 7 0 1 0⑈

11/10/2025 # 105015 \$950.00

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) 243-2508

138212 0000105020  
October 31, 2025

VALLEY NATIONAL BANK

Pay NINE HUNDRED TWENTY AND 00/100 Dollars \$\*\*\*\*\*920.00

To The Order Of: TREASURE COAST AIR CONDITIONING  
PO BOX 460  
JENSEN BEACH, FL 34958-0460

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

⑈0000 1050 20⑈ ⑆0 2 1 2 0 1 3 8 3 1⑆ 1 0 0 1 0 0 7 0 1 0⑈

11/26/2025 # 105020 \$920.00

Account: REGENCY SOUTH 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) 243-2508

138212 0000105016  
October 31, 2025

VALLEY NATIONAL BANK

Pay FIVE HUNDRED EIGHT AND 79/100 Dollars \$\*\*\*\*\*508.79

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

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

⑈0000 1050 16⑈ ⑆0 2 1 2 0 1 3 8 3 1⑆ 1 0 0 1 0 0 7 0 1 0⑈

11/10/2025 # 105016 \$508.79

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) 243-2508

138212 0000105022  
November 17, 2025

VALLEY NATIONAL BANK

Pay ONE THOUSAND SIX HUNDRED THIRTY FIVE AND 00/100 Dollars \$\*\*\*\*\*1,635.00

To The Order Of: TREASURE COAST AIR CONDITIONING  
PO BOX 460  
JENSEN BEACH, FL 34958-0460

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

⑈0000 1050 22⑈ ⑆0 2 1 2 0 1 3 8 3 1⑆ 1 0 0 1 0 0 7 0 1 0⑈

11/26/2025 # 105022 \$1,635.00

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) 243-2508

138212 0000105017  
October 31, 2025

VALLEY NATIONAL BANK

Pay ONE THOUSAND THREE HUNDRED FIFTEEN AND 10/100 Dollars \$\*\*\*\*\*1,315.10

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

⑈0000 1050 17⑈ ⑆0 2 1 2 0 1 3 8 3 1⑆ 1 0 0 1 0 0 7 0 1 0⑈

11/04/2025 # 105017 \$1,315.10

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) 243-2508

138212 0000105023  
November 25, 2025

VALLEY NATIONAL BANK

Pay ONE THOUSAND FIVE HUNDRED NINE AND 45/100 Dollars \$\*\*\*\*\*1,509.45

To The Order Of: CCTV SURVEILLANCE LLC  
PO BOX 542811  
4300 S JOG RD  
LAKE WORTH, FL 33454-5001

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

⑈0000 1050 23⑈ ⑆0 2 1 2 0 1 3 8 3 1⑆ 1 0 0 1 0 0 7 0 1 0⑈

11/28/2025 # 105023 \$1,509.45

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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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