

RIVERWALK HOMEOWNERS ASSOCIATION INC **OPERATING ACCOUNT** 6285 RIVERWALK LN JUPITER FL 33458-7944

Statement Ending 09/30/2021

RIVERWALK HOMEOWNERS

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Account Number: XXXXXXXXXXXXXX6760

Managing Your Accounts

Customer Care

(800) 277-2175

Mailing Address

P.O. Box 118068 Charleston, SC 29423

Website

SouthStateBank.com

Welcome to **Banking Forward.**

Introducing new statements designed with you in mind to provide a clear summary of your account activity.

Member FDIC



Summary of Accounts

Ending Balance Account Type Account Number ASSOCIATION CHECKING XXXXXXXXXXXXX6760 \$240,000.00



IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Unless we receive notice of any unauthorized or missing signature on any enclosed item or alteration of any enclosed item in this statement within 60 days, we will consider this statement and enclosures to be correct.

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR **ELECTRONIC TRANSACTIONS ON YOUR** PERSONAL DEPOSIT ACCOUNT ONLY

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. Please call us at 1-800-277-2175 or write to us at: South State Bank, N.A., Deposit Operations, P.O. Box 118068, Charleston, SC 29423.

- 1. Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 days to do this, we will apply a provisional credit to your account in the amount you think you have been charged in error so you will have use of the money during the time it takes us to complete our investigation.

DOCUMENTATION AND CONFIRMATION OF TRANSFERS

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 1-800-277-2175 to find out whether or not the deposit has been made.

BILLING RIGHTS NOTICE FOR CONSUMER LINE OF CREDIT

If you think there is an error on your statement, write to us at: South State Bank, N.A., Loan Operations, P.O. Box 118068, Charleston, SC 29423.

In your letter, give us the following information:

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

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- 1. We cannot try to collect the amount in question or report you as delinquent on that amount.
- 2. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that
- 3. While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- 4. We can apply any unpaid amount against your credit limit.

EXPLANATION OF BALANCE ON WHICH FINANCE CHARGE IS COMPUTED FOR CONSUMER LINES OF CREDIT ONLY

Daily Balance Method (including Current Transactions)

We figure the finance charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances, and subtract any unpaid finance charges and any payments or credits. This gives us the daily balance.

LOAN PAYMENT NOTICE

All loan payments must be accompanied by the account number or payment coupon provided and must be made by a check, automatic account debit,

electronic funds transfer, money order or other instrument in U.S. Dollars. Payments received by the bank at the address shown on the front of this statement by close of business will be credited to your account that same day. Payments received after close of business will be credited the following business day. We may modify these payment instructions, including changing the address for payment, by providing updated payment instructions on or with your periodic billing statement.

ACCOUNT RECONCILIATIO

Month	20	

This form is provided to help you balance your bank statement. Match enclosed checks, charges, deposits, and withdrawals with the items in your

Write in your register all items that appear on this statement but have not been listed in your register. Example: Ready Reserve transactions, automatic payments, automatic transfers, interest.

CHECKS/WITHDRAWALS NOT DEDUCTED

ate	Amount
	\$
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;	
Tabal Observation 80% the description and description	0
Total Checks/Withdrawals not deducted	\$

DEPOSITS NOT CREDITED

Date	Amount
	\$
Total Deposits not gradited	· · ·
Total Deposits not credited	\$

BALANCE COMPUTATION

Add the following items:	Amount
Checking balance shown on this statement	\$
Savings balance shown on this statement	
Total deposits not credited	
Subtotal	\$
Subtract total checks/withdrawals	
not deducted Total	\$

This balance should agree with your records.



Statement Ending 09/30/2021

Account Number: XXXXXXXXXXXXXXX6760

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Access All of Your Accounts Instantly

ONLINE & MOBILE BANKING

Stay organized with our secure digital offerings.

- Manage Your Accounts
- Mobile Deposit Checks
- Pay Bills Online
- Instant Balance

ASSOCIATION CHECKING-XXXXXXXXXXXXX6760

- Send Money to Friends
- Face ID/Fingerprint Sign On
- Set Up Account Alerts
- Budget & Track Goals

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Internet service provider and/or message data rates may apply. Member FDIC.

Account Summary

 Date
 Description
 Amount

 09/01/2021
 Beginning Balance
 \$240,000.00

 26 Credit(s) This Period
 \$76,760.02

 54 Debit(s) This Period
 \$76,760.02

 09/30/2021
 Ending Balance
 \$240,000.00

Please be aware we will be updating our Fee Schedule, effective November 1, 2021. The following fees will change:

- 1. Wire Investigation Fee of \$35 will be added.
- 2. The International Check Services Cash Letter/Provisional Fee of \$25 will be removed. This service will be available but will no longer incur a fee.

You may view the full fee schedule online at SouthStateBank.com/Small-Business/Bank/Business-Account-Fee-Schedule. For Treasury Management Services, including Treasury Navigator and cash management sweep options, please reference the Treasury Management Fee Schedule.

Deposits

Date	Description	Amount
09/08/2021	LOCKBOX DEPOSIT	\$1,081.50
09/13/2021	LOCKBOX DEPOSIT	\$135.00
09/13/2021	REMOTE CAPTURE DEPOSIT	\$2,034.28
09/13/2021	REMOTE CAPTURE DEPOSIT	\$4,277.50
09/14/2021	LOCKBOX DEPOSIT	\$110.00
09/17/2021	LOCKBOX DEPOSIT	\$661.00
09/22/2021	REMOTE CAPTURE DEPOSIT	\$1,204.75
09/23/2021	LOCKBOX DEPOSIT	\$660.00
09/24/2021	LOCKBOX DEPOSIT	\$3,379.50
09/27/2021	LOCKBOX DEPOSIT	\$3,851.00
09/28/2021	REMOTE CAPTURE DEPOSIT	\$60.80
09/28/2021	LOCKBOX DEPOSIT	\$2,857.50
09/29/2021	LOCKBOX DEPOSIT	\$8,247.75
09/30/2021	LOCKBOX DEPOSIT	\$660.00

14 item(s) totaling \$29,220.58

Other Credits

Date	Description	Amount
09/01/2021	RIVERWALK HOMEOWINTERNET LOCKBOX ACH DATA	\$660.00

ASSOCIATION CHECKING-XXXXXXXXXXXXXXXX6760 (continued)

Other Credits (continued)

Description		Amount
TRANSFER FROM ICS SWEEP ACCOUNT	7637	\$2,975.00
TRANSFER FROM ICS SWEEP ACCOUNT	7637	\$1,376.33
TRANSFER FROM ICS SWEEP ACCOUNT	7637	\$7,194.16
TRANSFER FROM ICS SWEEP ACCOUNT	7637	\$12,678.40
TRANSFER FROM ICS SWEEP ACCOUNT	7637	\$296.05
TRANSFER FROM ICS SWEEP ACCOUNT	7637	\$6,672.04
TRANSFER FROM ICS SWEEP ACCOUNT	7637	\$147.00
TRANSFER FROM ICS SWEEP ACCOUNT	7637	\$9,079.23
TRANSFER FROM ICS SWEEP ACCOUNT	7637	\$554.13
TRANSFER FROM ICS SWEEP ACCOUNT	7637	\$1,349.26
TRANSFER FROM ICS SWEEP ACCOUNT	7637	\$4,557.84
	TRANSFER FROM ICS SWEEP ACCOUNT	TRANSFER FROM ICS SWEEP ACCOUNT

12 item(s) totaling \$47,539.44

Electronic Debits

Date	Description	Amount
09/08/2021	FPL DIRECT DEBIT ELEC PYMT XXXXXX9396 PPDA	\$11.88
09/10/2021	ADP PAYROLL FEES ADP - FEES 2RTWV 8447013	\$56.33
09/13/2021	FPL DIRECT DEBIT ELEC PYMT XXXXXX7193 PPDA	\$10.91
09/13/2021	FPL DIRECT DEBIT ELEC PYMT XXXXXX5137 PPDA	\$12.67
09/13/2021	FPL DIRECT DEBIT ELEC PYMT XXXXXX3118 PPDA	\$19.22
09/13/2021	FPL DIRECT DEBIT ELEC PYMT XXXXXX3126 PPDA	\$25.41
09/13/2021	FPL DIRECT DEBIT ELEC PYMT XXXXXX7164 PPDA	\$39.90
09/13/2021	FPL DIRECT DEBIT ELEC PYMT XXXXXX7113 PPDA	\$117.20
09/13/2021	FPL DIRECT DEBIT ELEC PYMT XXXXXX6124 PPDA	\$194.07
09/13/2021	FPL DIRECT DEBIT ELEC PYMT XXXXXX4257 PPDA	\$203.15
09/13/2021	FPL DIRECT DEBIT ELEC PYMT XXXXXX5103 PPDA	\$235.88
09/13/2021	FPL DIRECT DEBIT ELEC PYMT XXXXXX1196 PPDA	\$281.87
09/13/2021	FPL DIRECT DEBIT ELEC PYMT XXXXXX5140 PPDA	\$525.77
09/13/2021	CAPITAL ONE CRCARDPMT 3GLAF0W1VKD1MDM	\$11,974.89
09/14/2021	ADP - TAX ADP - TAX 608078577965A00	\$1,165.43
09/14/2021	ADP WAGE PAY WAGE PAY 715082626035TWV	\$5,622.97
09/15/2021	WASTE MANAGEMENT INTERNET 043000098663112	\$296.05
09/17/2021	TOWN OF JUPITER UT BILL 027368	\$31.81
09/17/2021	TOWN OF JUPITER UT BILL 027370	\$43.93
09/17/2021	TOWN OF JUPITER UT BILL 027366	\$83.73
09/17/2021	TOWN OF JUPITER UT BILL 027372	\$106.44
09/22/2021	FPL DIRECT DEBIT ELEC PYMT XXXXXX0406 PPDA	\$167.66
09/22/2021	FPL DIRECT DEBIT ELEC PYMT XXXXXX0420 PPDA	\$205.93
09/22/2021	FPL DIRECT DEBIT ELEC PYMT XXXXXX5445 PPDA	\$266.95
09/22/2021	FPL DIRECT DEBIT ELEC PYMT XXXXXX3390 PPDA	\$332.09
09/22/2021	FPL DIRECT DEBIT ELEC PYMT XXXXXX4460 PPDA	\$425.75
09/24/2021	ADP PAYROLL FEES ADP - FEES 2RTWV 0531229	\$103.83
09/28/2021	ADP - TAX ADP - TAX 742045921449A00	\$73.44
09/28/2021	ADP WAGE PAY WAGE PAY 789081281603TWV	\$443.28
09/28/2021	ADP - TAX ADP - TAX 795080527809A00	\$1,077.95
09/28/2021	ADP WAGE PAY WAGE PAY 417558888405TWV	\$5,146.47
09/29/2021	Normandy Insuran SIGONFILE 7DHV8H	\$321.00

32 item(s) totaling \$29,623.86

Other Debits

Date	Description		Amount
09/01/2021	TRANSFER TO ICS SWEEP ACCOUNT	7637	\$612.33
09/08/2021	TRANSFER TO ICS SWEEP ACCOUNT	7637	\$985.37
09/24/2021	TRANSFER TO ICS SWEEP ACCOUNT	7637	\$3,275.67
09/27/2021	TRANSFER TO ICS SWEEP ACCOUNT	7637	\$3,758.00
09/29/2021	TRANSFER TO ICS SWEEP ACCOUNT	7637	\$7,393.89
09/30/2021	TRANSFER TO ICS SWEEP ACCOUNT	7637	\$660.00

6 item(s) totaling \$16,685.26

Checks Cleared

Check Nbr	Date	<u>Amount</u>	Check Nbr	Date	<u>Amount</u>
6898	09/01/2021	\$47.67	6928*	09/03/2021	\$2,975.00
6914*	09/14/2021	\$6,000.00	6929	09/08/2021	\$84.25



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Account Number: XXXXXXXXXXXXXXX6760

ASSOCIATION CHECKING-XXXXXXXXXXXXXXXX6760 (continued)

Checks Cleared (continued)

Check Nbr	Date	Amount	Check Nbr	Date	Amount
6930	09/10/2021	\$1,320.00	6938	09/23/2021	\$1,353.00
6931	09/17/2021	\$7,067.13	6939	09/21/2021	\$183.45
6933*	09/20/2021	\$147.00	6940	09/22/2021	\$51.50
6934	09/21/2021	\$8,895.78	6941	09/22/2021	\$309.00
6935	09/27/2021	\$93.00	6943*	09/28/2021	\$735.00
6937*	09/23/2021	\$656.26	6947*	09/29/2021	\$532.86

^{*} Indicates skipped check number

16 item(s) totaling \$30,450.90

Daily Balances

Date	Amount	Date	Amount	Date	Amount
09/01/2021	\$240,000.00	09/15/2021	\$240,000.00	09/24/2021	\$240,000.00
09/03/2021	\$240,000.00	09/17/2021	\$240,000.00	09/27/2021	\$240,000.00
09/08/2021	\$240,000.00	09/20/2021	\$240,000.00	09/28/2021	\$240,000.00
09/10/2021	\$240,000.00	09/21/2021	\$240,000.00	09/29/2021	\$240,000.00
09/13/2021	\$240,000.00	09/22/2021	\$240,000.00	09/30/2021	\$240,000.00
09/14/2021	\$240,000.00	09/23/2021	\$240,000.00		