

**WASHINGTON'S HEADQUARTERS
TOWN HOMES HOA
152 Broadway, Dobbs Ferry, NY**

Management Report

DECEMBER 2020



Ferrara Management Group, Inc.

Cash Balance Summary

Property: Washington Headquarters TownHo. (828)

As Of: 12/2020

Property Code	Property Address	Offset Account	Bank Description	B O M Balance	Cash Receipt	Checks Written	Journal Entries	Current Cash
828	Washington Headquarters TownHo.	1002-0000 - NCB Operating Account	Washingtons HQ Townhouses	0.00	34,734.12	9,419.68	5,000.00	30,314.44
828	Washington Headquarters TownHo.	1010-0000 - Money Market	Chase Reserves - 828	0.00	0.00	0.00	146,706.34	146,706.34
				0.00	34,734.12	9,419.68	151,706.34	177,020.78
				0.00	34,734.12	9,419.68	151,706.34	177,020.78

---Prepared For ---
Washington Headquarters TownHo.
Property:828

Washington Headquarters TownHo.

Statement Of RECEIPTS AND DISBURSEMENTS

For Period Ended 12/31/2020

	CURRENT MONTH			YEAR TO DATE			ANNUAL BUDGET	
	ACTUAL	BUDGET	VAR	ACTUAL	BUDGET	VAR	TOTAL	REMAINING
INCOME								
Prepayment	5,078	0	5,078	5,078	0	5,078	0	-5,078
Common Charges	13,571	0	13,571	13,571	0	13,571	0	-13,571
TOTAL INCOME	18,649	0	18,649	18,649	0	18,649	0	-18,649
EXPENSES								
FINANCIAL EXPENSES								
PAYROLL EXPENSES								
Worker's Comp. / Disability	625	0	625	625	0	625	0	-625
TOTAL PAYROLL EXPENSES	625	0	625	625	0	625	0	-625
OPERATING EXPENSES								
Water & Sewer	1,976	0	1,976	1,976	0	1,976	0	-1,976
Gas	127	0	127	127	0	127	0	-127
Snow Removal	5,157	0	5,157	5,157	0	5,157	0	-5,157
TOTAL OPERATING EXPENSES	7,259	0	7,259	7,259	0	7,259	0	-7,259
REPAIRS AND MAINTENANCE EXPENSES								
Plumbing	202	0	202	202	0	202	0	-202
TOTAL REPAIRS AND MAINTENANCE	202	0	202	202	0	202	0	-202
ADMINISTRATIVE EXPENSES								
Management	1,200	0	1,200	1,200	0	1,200	0	-1,200
Misc. Administrative	134	0	134	134	0	134	0	-134
TOTAL ADMINISTRATIVE EXPENSES	1,334	0	1,334	1,334	0	1,334	0	-1,334
TOTAL EXPENSES	9,420	0	9,420	9,420	0	9,420	0	-9,420
NET OPERATING INCOME	9,229	0	9,229	9,229	0	9,229	0	-9,229
NON OPERATING INCOME								
NON OPERATING EXPENSES								

---Prepared For ---
 Washington Headquarters TownHo.
 Property:828

Washington Headquarters TownHo.

Statement Of RECEIPTS AND DISBURSEMENTS

For Period Ended 12/31/2020

	CURRENT MONTH			YEAR TO DATE			ANNUAL BUDGET	
	ACTUAL	BUDGET	VAR	ACTUAL	BUDGET	VAR	TOTAL	REMAINING
CAPITAL IMPROVEMENTS								
Net Cash Flow	9,229	0	9,229	9,229	0	9,229	0	-9,229

Period To Date

Year To Date

NCB Operating Account (10020000)

Beginning Cash Balance	0	0
Ending Cash Balance	<u>30,314</u>	<u>30,314</u>

Money Market (10100000)

Beginning Cash Balance	0	0
Ending Cash Balance	<u>146,706</u>	<u>146,706</u>

Reserve Account (10200000)

Beginning Cash Balance	0	0
Ending Cash Balance	<u>0</u>	<u>0</u>

Check Register

Washington Headquarters TownHo.
As Of 12/2020

Check #	Property	Check Date	Check Paid	Vendor Code	Vendor	G/L Account	G/L Description	Invoice #	Amount	Total Check
0	828	12/9/2020	12/2020	con1	Con Edison	6490-0000	Gas	2020-12-59-9022 -1965-0300-8-E	24.43	24.43
1	828	12/10/2020	12/2020	fmg	The Ferrara Management Group, Inc.	6710-0000	Management	MGMT171205	1,200.00	1,200.00
2	828	12/11/2020	12/2020	nysif	New York State Insurance Fund	6420-0000	Worker's Comp. / Disability	59326985-828	624.89	624.89
3	828	12/19/2020	12/2020	uni0	Suez Water (United Water)	6460-0000	Water & Sewer	05308545330000 12-2020	408.08	408.08
4	828	12/28/2020	12/2020	fmg	The Ferrara Management Group, Inc.	6736-0000	Misc. Administrative	2020-1228-828	134.01	134.01
5	828	12/28/2020	12/2020	con1	Con Edison	6490-0000	Gas	2020-12-51-1762 -2155-0000-7-E	102.22	102.22
6	828	12/30/2020	12/2020	uni0	Suez Water (United Water)	6460-0000	Water & Sewer	05302683630000 12-2020	1,567.67	1,567.67
101	828	12/30/2020	12/2020	civitano	V. Civitano Landscaping, LDT	6516-0000	Snow Removal	4303-VC	5,156.80	5,156.80
102	828	12/30/2020	12/2020	plitnick	Plitnick Plumbing & Heating, Inc.	6568-0000	Plumbing	11382222	201.58	201.58

---PREPARED FOR ---
 152 Broadway
 Dobbs Ferry, NY10522
 Property: 828

WASHINGTON HEADQUARTERS TOWNHO.
 STATEMENT OF JOURNAL ENTRIES
 FOR PERIOD ENDED 12/31/2020

DATE	DESCRIPTION	G/L	ACCOUNT CLASS	J/E NO.	AMOUNT	REMARKS
12/02/2020		1020-0000	Reserve Account	J-48260	-5000.00	Prior Management Transfer
12/02/2020		1002-0000	NCB Operating Account	J-48260	5000.00	Prior Management Transfer
					0.00	
12/07/2020		1020-0000	Reserve Account	J-48506	21085.12	Balance as per November interim report prior mgmt
12/07/2020		1010-0000	Money Market	J-48506	146706.34	Balance as per November interim report prior mgmt
12/07/2020		4006-0000	Prior Management Transfer	J-48506	-21085.12	Balance as per November interim report prior mgmt
12/07/2020		4006-0000	Prior Management Transfer	J-48506	-146706.34	Balance as per November interim report prior mgmt
					0.00	
12/14/2020		1020-0000	Reserve Account	J-48674	-16085.12	Close Prior Management Operating
12/14/2020		4006-0000	Prior Management Transfer	J-48674	16085.12	Close Prior Management Operating
					0.00	
					0.00	8 ITEMS

Property: Washington Headquarters TownHo. (828)

Payable - Aging Detail

mm/yy = 12/2020 and Age as of = 12/31/2020

Vendor Code - Name Invoice Notes	Property	Date	Account	Invoice Number	Total Owed	0 - 30 Owed	31 - 60 Owed	61 - 90 Owed	Over 90 Owed
krb - The Law Offices of Keith R. Betensky									
Washington Headquarters TownHo. (828)									
Legal Svcs. 11/01 -11/30/2020	828	12/01/2020	6704-0000	2144	671.00	0.00	671.00	0.00	0.00
For Property : 828					671.00	0.00	671.00	0.00	0.00
For Vendor : krb - The Law Offices of Keith R. Betensky					671.00	0.00	671.00	0.00	0.00
mr. - Mr. Chimney.com									
Washington Headquarters TownHo. (828)									
152 Broadway Unit 3: Set up roof scaffold as needed, grind out loose cement between bricks and re point the chimney from the roof line up	828	11/23/2020	6596-5000	61729	1650.00	0.00	1650.00	0.00	0.00
For Property : 828					1,650.00	0.00	1,650.00	0.00	0.00
For Vendor : mr. - Mr. Chimney.com					1,650.00	0.00	1,650.00	0.00	0.00
nclt - North Castle Landscaping & Tree Service Inc									
Washington Headquarters TownHo. (828)									
Early Fall Landscaping Service - 11/16/2020 Reversed by ctrl# 173219 void	828	11/03/2020	6608-0000	5031	501.89	0.00	501.89	0.00	0.00
For Property : 828					501.89	0.00	501.89	0.00	0.00
For Vendor : nclt - North Castle Landscaping & Tree Service Inc					501.89	0.00	501.89	0.00	0.00
oval - Oval Tennis, Inc.									
Washington Headquarters TownHo. (828)									
Maintenance 10/06, calcium chloride	828	11/08/2020	6612-0000	46158	263.35	0.00	263.35	0.00	0.00
For Property : 828					263.35	0.00	263.35	0.00	0.00
For Vendor : oval - Oval Tennis, Inc.					263.35	0.00	263.35	0.00	0.00

Property: Washington Headquarters TownHo. (828)

Payable - Aging Detail

mm/yy = 12/2020 and Age as of = 12/31/2020

Vendor Code - Name Invoice Notes	Property	Date	Account	Invoice Number	Total Owed	0 - 30 Owed	31 - 60 Owed	61 - 90 Owed	Over 90 Owed
pts - PTS Providers, Inc									
Washington Headquarters TownHo. (828)									
Monthly billing 11/01 - 11/30/2020	828	11/24/2020	6429-0000	1064655	-40.00	0.00	-40.00	0.00	0.00
For Property : 828					-40.00	0.00	-40.00	0.00	0.00
For Vendor : pts - PTS Providers, Inc					-40.00	0.00	-40.00	0.00	0.00
					<u>3,046.24</u>	<u>0.00</u>	<u>3,046.24</u>	<u>0.00</u>	<u>0.00</u>

Aged Receivables Report

Detail by Charge Code
 Property: Washington Headquarters TownHo. (828)
 Trans through :12/2020
 Age As of: 12/31/2020

Unit	Resident	Lease Type	Charge Code	Total Unpaid Charges	0 - 30 days	31 - 60 days	61 - 90 days	Over 90 days	Prepayments	Balance	Legal Status
828 - Washington Headquarters TownHo.											
05	t8288	Mr & Mrs Schoen	N/A								
			(prepay)	0.00	0.00	0.00	0.00	0.00	-785.00		
Total				0.00	0.00	0.00	0.00	0.00	-785.00	-785.00	
09	t82816	Mr & Mrs Colao	N/A								
			condofee	876.00	876.00	0.00	0.00	0.00	0.00		
Total				876.00	876.00	0.00	0.00	0.00	0.00	876.00	
10	t82818	Robert & Martha Parke	N/A								
			(prepay)	0.00	0.00	0.00	0.00	0.00	-2,355.00		
Total				0.00	0.00	0.00	0.00	0.00	-2,355.00	-2,355.00	
11	t82820	Mr & Mrs Speransky	N/A								
			(prepay)	0.00	0.00	0.00	0.00	0.00	-785.00		
Total				0.00	0.00	0.00	0.00	0.00	-785.00	-785.00	
13	t82824	Michael Laumanns	N/A								
			condofee	876.00	876.00	0.00	0.00	0.00	0.00		
Total				876.00	876.00	0.00	0.00	0.00	0.00	876.00	
14	t82826	Lee Joungwon & Ahn Woon	N/A								
			(prepay)	0.00	0.00	0.00	0.00	0.00	-876.00		
Total				0.00	0.00	0.00	0.00	0.00	-876.00	-876.00	
18	t82834	John & Sheri Benshop	N/A								
			(prepay)	0.00	0.00	0.00	0.00	0.00	-876.00		
Total				0.00	0.00	0.00	0.00	0.00	-876.00	-876.00	
20	t82838	Ms. Phyllis Feinberg	N/A								
			condofee	785.00	785.00	0.00	0.00	0.00	0.00		
Total				785.00	785.00	0.00	0.00	0.00	0.00	785.00	
21	t82840	Mr & Mrs Louca	N/A								
			(prepay)	0.00	0.00	0.00	0.00	0.00	-876.00		
Total				0.00	0.00	0.00	0.00	0.00	-876.00	-876.00	
Total 828				2,537.00	2,537.00	0.00	0.00	0.00	-6,553.00	-4,016.00	
Summary by Chargecode											
			condofee	2,537.00	2,537.00	0.00	0.00	0.00	0.00		
Total				2,537.00	2,537.00	0.00	0.00	0.00	0.00	2,537.00	

Aged Receivables Report

Detail by Charge Code
 Property: Washington Headquarters TownHo. (828)
 Trans through :12/2020
 Age As of: 12/31/2020

Unit	Resident	Lease Type	Charge Code	Total Unpaid Charges	0 - 30 days	31 - 60 days	61 - 90 days	Over 90 days	Prepayments	Balance	Legal Status
Summary by Prepay G/L Account											
			20720000	0.00	0.00	0.00	0.00	0.00	-6,553.00		
Total				0.00	0.00	0.00	0.00	0.00	-6,553.00	-6,553.00	
			Receivable Total			2,537.00					
			Prepay Total			-6,553.00					
			Grand Total			-4,016.00					

WASHINGTON HEADQUARTERS TOWNHO.
ANALYSIS OF CHARGES AND COLLECTIONS
 FOR PERIOD ENDING 12/2020

Unit ID	OWNER	Status	LEASE DESCRIPTION	UNIT SQ. FT.	OPENING BALANCE	CURRENT CHARGES/ CREDITS	PAYMENTS RECEIVED	CLOSING BALANCE	LEGAL STATUS
02	Mr. Robert Murray	Current	N/A	0.00	0.00	1,288.00 Comm Chgs	1,288.00	0.00	
					0.00	1,288.00	1,288.00	0.00	
04	Mr & Mrs Greenwald	Current	N/A	0.00	0.00	857.00 Comm Chgs	857.00	0.00	
					0.00	857.00	857.00	0.00	
05	Mr & Mrs Schoen	Current	N/A	0.00	0.00	785.00 Comm Chgs	785.00	0.00	
					0.00	0.00 Prepay	785.00	-785.00	
					0.00	785.00	1,570.00	-785.00	
06	Julia & Mitchell Ash	Current	N/A	0.00	0.00	785.00 Comm Chgs	785.00	0.00	
					0.00	785.00	785.00	0.00	
07	Ms. Anne Tannenbaum	Current	N/A	0.00	0.00	785.00 Comm Chgs	785.00	0.00	
					0.00	785.00	785.00	0.00	
08	Jason & Vivienne Gluck	Current	N/A	0.00	0.00	857.00 Comm Chgs	857.00	0.00	
					0.00	857.00	857.00	0.00	
09	Mr & Mrs Colao	Current	N/A	0.00	0.00	876.00 Comm Chgs	0.00	876.00	
					0.00	876.00	0.00	876.00	
10	Robert & Martha Parke	Current	N/A	0.00	0.00	785.00 Comm Chgs	785.00	0.00	
					0.00	0.00 Prepay	880.00	-880.00	
					0.00	785.00	1,665.00	-880.00	
11	Mr & Mrs Speransky	Current	N/A	0.00	0.00	785.00 Comm Chgs	785.00	0.00	
					0.00	0.00 Prepay	785.00	-785.00	
					0.00	785.00	1,570.00	-785.00	
12	Ms. Lori Lotter-Corless	Current	N/A	0.00	0.00	785.00 Comm Chgs	785.00	0.00	
					0.00	785.00	785.00	0.00	
13	Michael Laumanns	Current	N/A	0.00	0.00	876.00 Comm Chgs	0.00	876.00	
					0.00	876.00	0.00	876.00	

WASHINGTON HEADQUARTERS TOWNHO.
ANALYSIS OF CHARGES AND COLLECTIONS
 FOR PERIOD ENDING 12/2020

Unit ID	OWNER	Status	LEASE DESCRIPTION	UNIT SQ. FT	OPENING BALANCE	CURRENT CHARGES/ CREDITS	PAYMENTS RECEIVED	CLOSING BALANCE	LEGAL STATUS
14	Lee Joungwon & Ahn Woon	Current	N/A	0.00	0.00	876.00 Comm Chgs	876.00	0.00	
					0.00	0.00 Prepay	876.00	-876.00	
					0.00	876.00	1,752.00	-876.00	
15	Mark Silberman	Current	N/A	0.00	0.00	785.00 Comm Chgs	785.00	0.00	
					0.00	785.00	785.00	0.00	
16	Mr & Mrs Zimmerman	Current	N/A	0.00	0.00	785.00 Comm Chgs	785.00	0.00	
					0.00	785.00	785.00	0.00	
17	Neale Wolf	Current	N/A	0.00	0.00	785.00 Comm Chgs	785.00	0.00	
					0.00	785.00	785.00	0.00	
18	John & Sheri Benshop	Current	N/A	0.00	0.00	876.00 Comm Chgs	876.00	0.00	
					0.00	0.00 Prepay	876.00	-876.00	
					0.00	876.00	1,752.00	-876.00	
19	Mr & Mrs Meyer	Current	N/A	0.00	0.00	876.00 Comm Chgs	876.00	0.00	
					0.00	876.00	876.00	0.00	
20	Ms. Phyllis Feinberg	Current	N/A	0.00	0.00	785.00 Comm Chgs	0.00	785.00	
					0.00	785.00	0.00	785.00	
21	Mr & Mrs Louca	Current	N/A	0.00	0.00	876.00 Comm Chgs	876.00	0.00	

WASHINGTON HEADQUARTERS TOWNHO.
ANALYSIS OF CHARGES AND COLLECTIONS
 FOR PERIOD ENDING 12/2020

Unit ID	OWNER	Status	LEASE DESCRIPTION	UNIT SQ. FT	OPENING BALANCE	CURRENT CHARGES/ CREDITS	PAYMENTS RECEIVED	CLOSING BALANCE	LEGAL STATUS	
					0.00	0.00 Prepay	876.00	-876.00		
					0.00	876.00	1,752.00	-876.00		
			Status Total	0.00	0.00	16,108.00	18,649.00	-2,541.00		
			Property Total	0.00	0.00	16,108.00	18,649.00	-2,541.00		
<u>Miscellaneous Cash Receipts</u>										
No Receipts										
							Total	0.00		
			<u>OPENING BALANCE</u>	<u>CURRENT CHARGES</u>	<u>PAYMENTS RECEIVED</u>	<u>CLOSING BALANCE</u>				
	Comm Chgs		0.00	16,108.00	13,571.00	2,537.00				
	Prepay		0.00	0.00	5,078.00	-5,078.00				
	Total		0.00	16,108.00	18,649.00	-2,541.00				

Washingtons HQ Townhouses

1/13/2021

Bank Reconciliation Report

12/31/2020

830607414

Posted by: krose on 1/13/2021

Balance Per Bank Statement as of 12/31/2020 **35,672.82**

Outstanding Checks

Check Date	Check Number	Payee	Amount
12/30/2020	101	civitano - V. Civitano Landscaping, LDT	5,156.80
12/30/2020	102	plitnick - Plitnick Plumbing & Heating, Inc.	201.58
Less:	Outstanding Checks		5,358.38
	Reconciled Bank Balance		<u>30,314.44</u>

Balance per GL as of 12/31/2020 **30,314.44**

Reconciled Balance Per G/L 30,314.44

Difference (Reconciled Bank Balance And Reconciled Balance Per G/L) 0.00

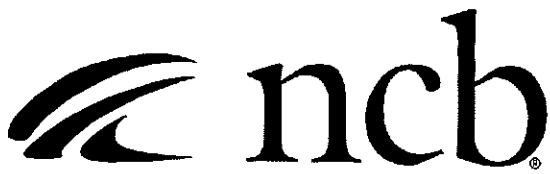
Cleared Items:

Cleared Deposits

Date	Tran #	Notes	Amount	Date Cleared
12/1/2020	1	ACH	876.00	12/31/2020
12/2/2020	2	ACH	857.00	12/31/2020
12/2/2020	3	Lockbox	5,486.00	12/31/2020
12/3/2020	4	Lockbox	857.00	12/31/2020
12/4/2020	5	Credit Card	785.00	12/31/2020
12/7/2020	6	Lockbox	785.00	12/31/2020
12/8/2020	7	Lockbox	1,661.00	12/31/2020
12/10/2020	8	Lockbox	1,570.00	12/31/2020
12/14/2020	9		16,085.12	12/31/2020
12/24/2020	10	ACH	1,665.00	12/31/2020
12/28/2020	11	Credit Card	785.00	12/31/2020
12/29/2020	12	OLB	1,661.00	12/31/2020
12/31/2020	13	Lockbox	1,661.00	12/31/2020
Total Cleared Deposits			<u>34,734.12</u>	

Cleared Other Items

Date	Tran #	Notes	Amount	Date Cleared
12/9/2020	0	con1 - Con Edison	-24.43	12/31/2020
12/10/2020	1	fmg - The Ferrara Management Group, Inc.	-1,200.00	12/31/2020
12/11/2020	2	nysif - New York State Insurance Fund	-624.89	12/31/2020
12/19/2020	3	uni0 - Suez Water (United Water)	-408.08	12/31/2020
12/28/2020	4	fmg - The Ferrara Management Group, Inc.	-134.01	12/31/2020
12/28/2020	5	con1 - Con Edison	-102.22	12/31/2020
12/30/2020	6	uni0 - Suez Water (United Water)	-1,567.67	12/31/2020
12/2/2020	JE 48260		5,000.00	12/31/2020
Total Cleared Other Items			<u>938.70</u>	



National Cooperative Bank

Return Service Requested

000001 123120 800027
WASHINGTONS HEAD QUARTERS TOWNHOUSES
C/O THE FERRARA MANAGEMENT GROUP
50 PLAINFIELD AVENUE
BEDFORD HILLS NY 10507

Page: 1 of 2
Account Number: 830607414
FROM: 12-01-2020
THRU: 12-31-2020
Number of Checks: 0

Statement Summary

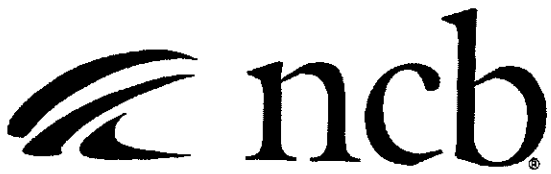
Account Number 830607414
Type National Lockbox

Account Summary for National Lockbox - 830607414
Starting Balance 0.00
+ Deposits 39,734.12
+ Interest Paid 0.00
- Withdrawals 4,061.30
- Service Charges 0.00
= Ending Balance 35,672.82

Transactions for National Lockbox - 830607414

Table with columns: Date, Description, Checks/Debits, Deposits/Credits, Balance. Contains transaction details from 12-01 to 12-24.





National Cooperative Bank

WASHINGTONS HEAD QUARTERS TOWNHOUSES
C/O THE FERRARA MANAGEMENT GROUP
50 PLAINFIELD AVENUE
BEDFORD HILLS NY 10507

Page: 2 of 2
Account Number: 830607414
FROM: 12-01-2020
THRU: 12-31-2020
Number of Checks: 0

Transactions for National Lockbox - 830607414

Date	Description	Checks/ Debits	Deposits/ Credits	Balance
12-28	H - Settlement 10053488882 External Deposit ClickPay STL CC CP-ClickPay STL CC - CP STL CC		785.00	35,354.72
12-28	External Withdrawal SUEZ WATER NEW R - WATER BILL 5302683630000	-1,567.67		33,787.05
12-28	Withdrawal December 2020 CPS	-134.01		33,653.04
12-29	External Deposit VANCO PAYMENTS ESERVICE-PMX - GATEWAY XX1V4B9O2YN4Y4		1,661.00	35,314.04
12-29	Withdrawal December 2020 Mgmt Fee	-1,200.00		34,114.04
12-30	External Withdrawal CON ED OF NY - INTELL CK	-102.22		34,011.82
12-31	External Deposit Washington??s H - Settlement 10097151786		1,661.00	35,672.82



NCB Reserve - 828

1/13/2021

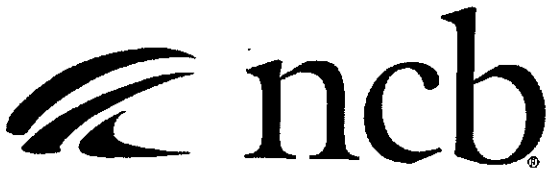
Bank Reconciliation Report

12/31/2020

830607422

Posted by: krose on 1/13/2021

Balance Per Bank Statement as of 12/31/2020	0.00
Reconciled Bank Balance	<u>0.00</u>
Balance per GL as of 12/31/2020	0.00
Reconciled Balance Per G/L	<u>0.00</u>
Difference (Reconciled Bank Balance And Reconciled Balance Per G/L)	<u>0.00</u>



National Cooperative Bank
Return Service Requested

000001 123120 800027
WASHINGTONS HEAD QUARTERS TOWNHOUSES
C/O THE FERRARA MANAGEMENT GROUP
50 PLAINFIELD AVENUE
BEDFORD HILLS NY 10507

Page: 1 of 1
Account Number: 830607422
FROM: 12-01-2020
THRU: 12-31-2020
Number of Checks: 0

Statement Summary

Account Number: 830607422
Type: Real Estate Money Market

Account Summary for Real Estate Money Market - 830607422								Ending
Starting		Deposits	Interest	Withdrawals	Service		Balance	
Balance	+		+ Paid	-	- Charges	=		
0.00		0.00	0.00	0.00	0.00		0.00	

There is no activity for this account.

The amount of Interest earned between 12-01-2020 and 12-31-2020 is \$0.00.
The average daily balance during this period was 0.00.
The minimum balance during this period was 0.00.
The Annual Percentage Yield Earned for this account is 0.40%.
Interest Paid YTD: 0.00

Interest Rate Summary

Date	Rate	Date	Rate	Date	Rate
12-01	0.400				

Summary of Overdraft and Returned Item Fees			
	Total for This Period	Total Year-to-Date	
Total Overdraft Fees	\$0.00	\$0.00	
Total Returned Item Fees	\$0.00	\$0.00	

