

**Crystal Lake Townhome Association
Treasurer's Report
November 2020**

Income

Deposits in November 2020	13,725.00
Interest Earned for November 2020	4.87
Total Income	13,729.87

Checks written in November 2020

MBS contract	765.00
Green Arbor contract - September	3,738.20
Green Arbor contract - November	3,738.20
* MBS drain tile repair	291.75
Village of Frankfort-Water Bill Oct.	5,005.88
Village of Frankfort-Water Bill Nov.	27.28
Supplies	58.26
Deluxe Checks-deposit slips	139.13
Arbor Care-contract	3,225.00
* Knoll Services-address sign repair	206.10
* Calderone-roof repair	1,045.00
* M & M Concrete	3,380.75
Total Amount Paid Out	21,620.55

Beginning Reserves at 10-31-20

Beginning Reserves at 10-31-20	286,751.94
Total transferred to reserves in November 2020	3,176.80
Total interest earned November 2020	4.87
Total transferred out of reserves	(4,923.60)
Total Reserves at 11-30-20	285,010.01

Balance in Reserves

Old Plank Trail Bank	130,985.20
Beverly Bank	154,024.81
Total in Reserves at 11-30-20	285,010.01

* Denotes expenses paid from reserves
Submitted by Peg Berezewski, Treasurer

Crystal Lake Townhome Association
November 2020

	Nov 20
Income	
41000 · Monthly Assessments	13,725.00
42000 · Interest Income	4.87
Total Income	13,729.87
Expense	
63700 · Landscaping and Groundskeeping	
63701 · Green Arbor Contract	7,476.40
63702 · MBS - Contract	765.00
63703 · Arbor Care Inc.-Contract	3,225.00
Total 63700 · Landscaping and Groundskeeping	11,466.40
64900 · Office Supplies	197.39
67200 · Rep.& Maint. from Reserves	
67203 · Drain Tiles and Water Leaks	291.75
67205 · Misc Landscape Repairs	206.10
67206 · Concrete Repairs	3,200.00
67207 · Misc Roof Repair	1,045.00
Total 67200 · Rep.& Maint. from Reserves	4,742.85
67300 · Replacement Reserves	
67304 · Concrete Replacement	180.75
Total 67300 · Replacement Reserves	180.75
68601 · Water Bill	5,033.16
Total Expense	21,620.55
Net Income	-7,890.68

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 12/02/20
 Cash Basis

Crystal Lake Townhome Association
Income Statement 1-1 to 11-30-20
 January through November 2020

	Jan - Nov 20	Jan - Nov 19	\$ Change
Income			
41000 · Monthly Assessments	118,800.00	116,250.00	2,550.00
42000 · Interest Income	1,314.67	2,896.47	-1,581.80
43000 · Fines and Fees	25.00	50.00	-25.00
Total Income	120,139.67	119,196.47	943.20
Expense			
63300 · Insurance Expense	754.00	750.00	4.00
63700 · Landscaping and Groundskeeping			
63701 · Green Arbor Contract	41,120.20	42,085.20	-965.00
63702 · MBS - Contract	8,415.00	8,528.00	-113.00
63703 · Arbor Care Inc.-Contract	14,255.00	12,540.00	1,715.00
Total 63700 · Landscaping and Groundskeeping	63,790.20	63,153.20	637.00
64900 · Office Supplies	500.72	86.39	414.33
66500 · Postage and Delivery	35.85	81.86	-46.01
66701 · Tax Software	299.99	128.39	171.60
67200 · Rep.& Maint. from Reserves			
67201 · Seal Coating	42,925.00	0.00	42,925.00
67202 · Gutter/Downspout Repair	0.00	1,680.00	-1,680.00
67203 · Drain Tiles and Water Leaks	1,027.00	789.50	237.50
67205 · Misc Landscape Repairs	13,137.73	1,605.00	11,532.73
67206 · Concrete Repairs	12,200.00	1,200.00	11,000.00
67207 · Misc Roof Repair	3,420.00	0.00	3,420.00
67200 · Rep.& Maint. from Reserves - Other	-32,369.29	403.04	-32,772.33
Total 67200 · Rep.& Maint. from Reserves	40,340.44	5,677.54	34,662.90
67300 · Replacement Reserves			
67301 · Asphalt Replacement	37,125.00	0.00	37,125.00
67304 · Concrete Replacement	180.75	0.00	180.75
Total 67300 · Replacement Reserves	37,305.75	0.00	37,305.75
68000 · Taxes & Gov't Fees			
68001 · Internal Revenue	882.00	533.00	349.00
68002 · Illinois Department of Revenue	296.00	173.00	123.00
68003 · Secretary of State	10.00	10.00	0.00
Total 68000 · Taxes & Gov't Fees	1,188.00	716.00	472.00
68601 · Water Bill	19,596.52	19,973.96	-377.44
71000 · Miscellaneous			
71001 · Bank Acct Maint Fee	4.50	0.00	4.50
71002 · Bereavement Flowers	89.59	239.59	-150.00
71003 · Late Fee	0.00	38.25	-38.25
71004 · Safe Deposit Box Rental Fee	70.00	60.00	10.00
71005 · Electricity Reimbursement	100.00	100.00	0.00
71006 · Website Fee	0.00	26.34	-26.34
71000 · Miscellaneous - Other	200.00	0.00	200.00
Total 71000 · Miscellaneous	464.09	464.18	-0.09
Total Expense	164,275.56	91,031.52	73,244.04
Net Income	-44,135.89	28,164.95	-72,300.84

Crystal Lake Townhome Association

Balance Sheet 11-30-20

As of November 30, 2020

Cash Basis

	Nov 30, 20	Nov 30, 19	\$ Change
ASSETS			
Current Assets			
Checking/Savings			
10000 · Regular Checking	1,759.18	1,069.52	689.66
11000 · Reserves - Old Plank Trail Bank	130,985.20	172,058.65	-41,073.45
11100 · Reserves - Beverly Bank	154,024.81	151,579.03	2,445.78
Total Checking/Savings	286,769.19	324,707.20	-37,938.01
Total Current Assets	286,769.19	324,707.20	-37,938.01
TOTAL ASSETS	<u>286,769.19</u>	<u>324,707.20</u>	<u>-37,938.01</u>
LIABILITIES & EQUITY			
Equity			
32000 · Retained Earnings	330,905.08	296,542.25	34,362.83
Net Income	-44,135.89	28,164.95	-72,300.84
Total Equity	286,769.19	324,707.20	-37,938.01
TOTAL LIABILITIES & EQUITY	<u>286,769.19</u>	<u>324,707.20</u>	<u>-37,938.01</u>

Crystal Lake Townhome Association		
Regular Checking Reconciliation		
11-30-2020		
Balance per Bank		2,730.28
Less: Outstanding Checks		
Ck# 3950- MBS Contract	765.00	
Ck# 3953 - Knoll Services	206.10	
Total		971.10
Balance per Books		<u>1,759.18</u>

OLD PLANK TRAIL COMMUNITY BANK,N.A.
 9801 W Higgins, Box 32
 Rosemont, IL 60018

{274/0000002/924}
 Last statement: October 30, 2020
 This statement: November 30, 2020
 Total days in statement period: 31

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CRYSTAL LAKE TOWNHOME ASSOC
 20147 CRYSTAL LAKE WAY
 FRANKFORT IL 60423-8832

(18)

Direct inquiries to:
 (815) 464-6888

Old Plank Trail Community Bank,N.A.
 9801 W Higgins, Box 32
 Rosemont, IL 60018

YOUR STATEMENTS HAVE A NEW LOOK! YOU LL SEE THE SECTIONS ARE IN A NEW ORDER, AND ADDITIONAL DETAILS ARE PROVIDED. WE HOPE THIS HELPS YOU EASILY REVIEW AND UNDERSTAND YOUR BUSINESS TRANSACTIONS. PLEASE REACH OUT TO YOUR BANKER IF YOU HAVE ANY QUESTIONS.

Entrepreneur Checking

Account number		Beginning balance	\$8,682.93
Enclosures	18	Total additions	19,648.60
Low balance	\$705.28	Total subtractions	25,601.25
Average balance	\$5,769.18	Ending balance	\$2,730.28

CHECKS

Number	Date	Amount	Number	Date	Amount
3938	11-18	10.00	3946	11-16	1,045.00
3939	11-09	765.00	3947	11-18	3,738.20
3941 *	11-02	5,005.88	3948	11-16	3,225.00
3942	11-23	291.75	3949	11-25	3,738.20
3943	11-05	58.26	3951 *	11-25	27.28
3944	11-05	180.75			
3945	11-10	3,200.00			

* Skip in check sequence

DEBITS

Date	Description	Subtractions
11-02	Cash Mgmt Trsfr Dr REF 3061137L FUNDS TRANSFER TO DEF FROM NOVEMBER 2020 RESERVES	3,176.80

OLD PLANK TRAIL COMMUNITY BANK,N.A.

CRYSTAL LAKE TOWNHOME ASSOC
November 30, 2020

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Date	Description	Subtractions
11-16	' Preauthorized Debit DLX FOR BUSINESS Deluxe SBS 201116 02048372652128	139.13
11-25	' Cash Mgmt Trsfr Dr REF 3301649L FUNDS TRANSFER TO DEP FROM RETURN CASH TO RESERVES	1,000.00

CREDITS

Date	Description	Additions
11-02	' Cash Mgmt Trsfr Cr REF 3051244L FUNDS TRANSFER FRMDEF FROM CEMENT BUILDING PERMITS	180.75
11-02	' Cash Mgmt Trsfr Cr REF 3051230L FUNDS TRANSFER FRMDEF ; FROM DRAIN TILE REPLACEMENT	291.75
11-02	Deposit	4,725.00
11-04	Deposit	2,025.00
11-09	Deposit	2,475.00
11-12	' Cash Mgmt Trsfr Cr REF 3171654L FUNDS TRANSFER FRMDEF FROM MISC ROOF REPAIR	1,045.00
11-12	' Cash Mgmt Trsfr Cr REF 3171652L FUNDS TRANSFER FRMDEF FROM FINAL PAYMENT CEMENT	3,200.00
11-16	Deposit	1,575.00
11-23	' Cash Mgmt Trsfr Cr REF 3261359L FUNDS TRANSFER FRMDEF FROM ADDRESS SIGN REPAIR	206.10
11-23	Deposit	900.00
11-23	' Cash Mgmt Trsfr Cr REF 3261404L FUNDS TRANSFER FRMDEF FROM TEMPORARY CASH SHORTAGE	1,000.00
11-30	Deposit	2,025.00

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
10-30	8,682.93	11-09	9,193.74	11-18	3,656.41
11-02	5,697.75	11-10	5,993.74	11-23	5,470.76
11-04	7,722.75	11-12	10,238.74	11-25	705.28
11-05	7,483.74	11-16	7,404.61	11-30	2,730.28

OLD PLANK TRAIL COMMUNITY BANK,N.A.
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20147 CRYSTAL LAKE WAY
FRANKFORT IL 60423-8832

(0)

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9801 W Higgins, Box 32
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Business Money Market

Account number		Beginning balance	\$133,729.73
Low balance	\$130,982.93	Total additions	4,179.07
Average balance	\$133,507.82	Total subtractions	6,923.60
Average yield	0.020%	Ending balance	\$130,985.20
Interest paid year to date	\$132.28		

DEBITS

Date	Description	Subtractions
11-02	Cash Mgmt Trsfr Dr REF 3051244L FUNDS TRANSFER TO DEP FROM CEMENT BUILDING PERMITS	180.75
11-02	Cash Mgmt Trsfr Dr REF 3051230L FUNDS TRANSFER TO DEP FROM DRAIN TILE REPLACEMENT	291.75
11-12	Cash Mgmt Trsfr Dr REF 3171654L FUNDS TRANSFER TO DEP FROM MISC ROOF REPAIR	1,045.00
11-12	Cash Mgmt Trsfr Dr REF 3171652L FUNDS TRANSFER TO DEP FROM FINAL PAYMENT CEMENT	3,200.00
11-23	Cash Mgmt Trsfr Dr REF 3261359L FUNDS TRANSFER TO DEP FROM ADDRESS SIGN REPAIR	206.10

OLD PLANK TRAIL COMMUNITY BANK,N.A.

CRYSTAL LAKE TOWNHOME ASSOC
November 30, 2020

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Date	Description	Subtractions
11-23	Cash Mgmt Trsfr Dr REF 3261404L FUNDS TRANSFER TO DEP FROM TEMPORARY CASH SHORTAGE	1,000.00
11-30	Debit Memo	1,000.00

CREDITS

Date	Description	Additions
11-02	Cash Mgmt Trsfr Cr REF 3061137L FUNDS TRANSFER FRMDEP FROM NOVEMBER 2020 RESERVES	3,176.80
11-25	Cash Mgmt Trsfr Cr REF 3301649L FUNDS TRANSFER FRMDEP FROM RETURN CASH TO RESERVES	1,000.00
11-30	Interest Credit	2.27

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
10-30	133,729.73	11-12	132,189.03	11-25	131,982.93
11-02	136,434.03	11-23	130,982.93	11-30	130,985.20

OVERDRAFT/RETURN 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

Thank you for banking with Old Plank Trail Community Bank,N.A.

BEVERLY BANK & TRUST COMPANY, N.A.
9801 W Higgins, Box 32
Rosemont, IL 60018

{645/0000002/495}
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CRYSTAL LAKE TOWNHOME ASSOCIATION
20147 CRYSTAL LAKE WAY
FRANKFORT IL 60423-8832

(1)

Direct inquiries to:
(773) 239-2265

Beverly Bank & Trust Company, N.A.
9801 W Higgins, Box 32
Rosemont, IL 60018

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Business Money Market

Account number		Beginning balance	\$153,022.21
Enclosures	1	Total additions	1,002.60
Low balance	\$153,022.21	Total subtractions	0.00
Average balance	\$153,054.47	Ending balance	\$154,024.81
Interest paid year to date	\$1,182.39		

CREDITS

Date	Description	Additions
11-30	Deposit	1,000.00
11-30	Interest Credit	2.60

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
10-30	153,022.21	11-30	154,024.81		