

**Crystal Lake Townhome Association  
Treasurer's Report  
7-31-22**

**Income**

Assessment Deposits	15,675.00
Late Fees	
Interest Earned	2.60
<b>Total Income</b>	<u><u>15,677.60</u></u>

**Checks written in July**

R&R Landscape	4,922.68	
Water	4,992.78	
* Tree replacement	1,075.00	
* Rot Repair on Bump-out siding	3,737.00	
* Concrete Repairs	4,350.00	
* Bush Replacements-Common Area	405.12	
* Roof Repair	370.00	
<b>Total Checks written in July</b>		<u><u>19,852.58</u></u>

<b>Beginning Reserves at 7-01-22</b>	315,886.01	
July reserve deposit	4,657.29	
Interest Income	2.60	
* Resident deposit to reserves	375.00	
* Reimbursement from reserves	<u>(10,637.12)</u>	
<b>Total Reserves at 7-31-22</b>		<u><u>310,283.78</u></u>

**Reserve Recap at 7-31-22**

Old Plank Trail Bank	160,019.49	
First Midwest CD	<u>150,264.29</u>	
<b>Total Reserves at 7-31-22</b>		<u><u>310,283.78</u></u>

\* Indicates amounts to be reimbursed from reserves

Submitted by  
Peg Berezewski, Treasurer

**Crystal Lake Townhome Association  
Monthly Income Statement**

July 2022

Cash Basis

	Jul 22	Jul 21	\$ Change
<b>Income</b>			
41000 · Monthly Assessments	15,675.00	11,475.00	4,200.00
42000 · Interest Income	2.60	2.53	0.07
<b>Total Income</b>	15,677.60	11,477.53	4,200.07
<b>Expense</b>			
63700 · Landscaping and Groundskeeping			
63701 · Green Arbor Contract	0.00	3,738.20	-3,738.20
63702 · Carefree Sprinklers - Contract	0.00	163.00	-163.00
63705 · R&R Landscape	4,922.68	0.00	4,922.68
<b>Total 63700 · Landscaping and Groundskeeping</b>	4,922.68	3,901.20	1,021.48
67200 · Rep.& Maint. from Reserves			
67202 · Gutter/Downspout Repair	0.00	913.00	-913.00
67203 · Drain Tiles and Water Leaks	0.00	498.00	-498.00
67205 · Misc Landscape Repairs	405.12	252.01	153.11
67206 · Concrete Repairs	4,350.00	780.75	3,569.25
67207 · Misc Roof Repair	370.00	0.00	370.00
67200 · Rep.& Maint. from Reserves - Other	3,737.00	0.00	3,737.00
<b>Total 67200 · Rep.&amp; Maint. from Reserves</b>	8,862.12	2,443.76	6,418.36
67300 · Replacement Reserves			
67303 · Trees Replacement	1,075.00	287.50	787.50
<b>Total 67300 · Replacement Reserves</b>	1,075.00	287.50	787.50
68601 · Water Bill	4,992.78	3,429.43	1,563.35
<b>Total Expense</b>	19,852.58	10,061.89	9,790.69
<b>Net Income</b>	<b>-4,174.98</b>	<b>1,415.64</b>	<b>-5,590.62</b>

**Crystal Lake Townhome Association**  
**Income Statement YTD**  
**January through July 2022**

Cash Basis

	Jan - Jul 22	Jan - Jul 21	\$ Change
<b>Income</b>			
41000 · Monthly Assessments	95,375.00	76,050.00	19,325.00
42000 · Interest Income	18.70	22.26	-3.56
43000 · Fines and Fees	125.00	85.00	40.00
<b>Total Income</b>	<u>95,518.70</u>	<u>76,157.26</u>	<u>19,361.44</u>
<b>Expense</b>			
63300 · Insurance Expense	812.00	762.00	50.00
63700 · Landscaping and Groundskeeping			
63701 · Green Arbor Contract	0.00	26,167.20	-26,167.20
63702 · Carefree Sprinklers - Contract	0.00	3,021.14	-3,021.14
63703 · Arbor Care Inc.-Contract	9,565.00	9,565.00	0.00
63705 · R&R Landscape	46,048.81	0.00	46,048.81
<b>Total 63700 · Landscaping and Groundskeeping</b>	<u>55,613.81</u>	<u>38,753.34</u>	<u>16,860.47</u>
64900 · Office Supplies	298.54	0.00	298.54
66500 · Postage and Delivery	11.60	22.60	-11.00
67200 · Rep.& Maint. from Reserves			
67202 · Gutter/Downspout Repair	0.00	913.00	-913.00
67203 · Drain Tiles and Water Leaks	749.00	498.00	251.00
67204 · Snow Removal Surcharge	0.00	1,308.00	-1,308.00
67205 · Misc Landscape Repairs	566.61	752.01	-185.40
67206 · Concrete Repairs	4,350.00	780.75	3,569.25
67207 · Misc Roof Repair	370.00	1,196.67	-826.67
67208 · Sprinkler Repair	1,987.00	0.00	1,987.00
67209 · Mulch	9,485.78	0.00	9,485.78
67200 · Rep.& Maint. from Reserves - Other	3,737.00	873.60	2,863.40
<b>Total 67200 · Rep.&amp; Maint. from Reserves</b>	<u>21,245.39</u>	<u>6,322.03</u>	<u>14,923.36</u>
67300 · Replacement Reserves			
67303 · Trees Replacement	1,075.00	287.50	787.50
67304 · Concrete Replacement	0.00	4,095.00	-4,095.00
<b>Total 67300 · Replacement Reserves</b>	<u>1,075.00</u>	<u>4,382.50</u>	<u>-3,307.50</u>
68000 · Taxes & Gov't Fees			
68001 · Internal Revenue	15.33	277.00	-261.67
68002 · Illinois Department of Revenue	28.00	153.00	-125.00
<b>Total 68000 · Taxes &amp; Gov't Fees</b>	<u>43.33</u>	<u>430.00</u>	<u>-386.67</u>
68601 · Water Bill	5,699.85	3,456.71	2,243.14
71000 · Miscellaneous			
71001 · Bank Acct Maint Fee	0.00	5.00	-5.00
71002 · Bereavement Flowers	104.71	0.00	104.71
71005 · Electricity Reimbursement	50.00	100.00	-50.00
71006 · Website Fee	0.00	96.00	-96.00
71007 · Zoom Contract	112.42	0.00	112.42
71000 · Miscellaneous - Other	0.00	149.90	-149.90
<b>Total 71000 · Miscellaneous</b>	<u>267.13</u>	<u>350.90</u>	<u>-83.77</u>
<b>Total Expense</b>	<u>85,066.65</u>	<u>54,480.08</u>	<u>30,586.57</u>
<b>Net Income</b>	<u><u>10,452.05</u></u>	<u><u>21,677.18</u></u>	<u><u>-11,225.13</u></u>

**Crystal Lake Townhome Association**  
**Balance Sheet**  
 July 31, 2022

	Jul 31, 22	Jul 31, 21
<b>ASSETS</b>		
<b>Current Assets</b>		
<b>Checking/Savings</b>		
10000 · Regular Checking	7,163.76	9,748.63
11000 · Reserves - Old Plank Trail Bank	160,019.49	156,641.86
11300 · First Midwest Bank Reserves CD	150,264.29	150,000.00
<b>Total Checking/Savings</b>	317,447.54	316,390.49
<b>Other Current Assets</b>		
13000 · Due from Resident	325.00	0.00
<b>Total Other Current Assets</b>	325.00	0.00
<b>Total Current Assets</b>	317,772.54	316,390.49
<b>TOTAL ASSETS</b>	<b>317,772.54</b>	<b>316,390.49</b>
<b>LIABILITIES &amp; EQUITY</b>		
<b>Liabilities</b>		
<b>Current Liabilities</b>		
<b>Other Current Liabilities</b>		
25000 · Prepaid tree removal	0.00	2,875.00
<b>Total Other Current Liabilities</b>	0.00	2,875.00
<b>Total Current Liabilities</b>	0.00	2,875.00
<b>Total Liabilities</b>	0.00	2,875.00
<b>Equity</b>		
32000 · Retained Earnings	307,320.49	291,838.31
Net Income	10,452.05	21,677.18
<b>Total Equity</b>	317,772.54	313,515.49
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>317,772.54</b>	<b>316,390.49</b>

Crystal Lake Townhome Association	
Regular Checking Reconciliation	
07-31-2022	
Balance per Bank	13,658.76
Less: Outstanding Checks	
Ck#4068	370.00
Ck#4071	4,350.00
Ck#4072	1,775.00
<b>Total</b>	<b>6,495.00</b>
<b>Balance per Books</b>	<b>7,163.76</b>

**CRYSTAL LAKE TOWNHOME ASSOCIATION  
DESIGNATED CAPITAL RESERVES at 7-31-22**

<b>Reserves</b>	<b>Balance @ 12-31-21</b>	<b>Deposits @7-31-22</b>	<b>Withdrawals @7-31-22</b>	<b>Balance @7-31-22</b>
Asphalt	75,535.77	5,833.31		81,369.08
Roof	156,478.75	10,791.69		167,270.44
Trees	6,996.42	958.31	1,775.00	6,179.73
Concrete	(5,704.65)	2,717.19	4,350.00	(7,337.46)
Misc repairs	9,649.50	1,400.00	4,856.00	6,193.50
Painting	21,287.60	408.31		21,695.91
Landscape Repairs	13,931.00	2,333.31	566.61	15,697.70
Sealcoating	9,015.00	1,050.00		10,065.00
Mulch		5,833.38	9,485.78	(3,652.40)
Sprinkler Repairs	1,580.96	1,418.22	1,987.00	1,012.18
Professional Services	6,223.45	233.31		6,456.76
Interest Income-Emergency Fund	9,640.14	18.20	4,325.00	5,333.34
Ending Capital Account Balance.	<u>304,633.94</u>	<u>32,995.23</u>		<u>310,283.78</u>

**Recap**

Old Plank Trail Bank 7-31-22	160,019.49
First Midwest CD 7-31-22	150,264.29
Total Reserves	<u>310,283.78</u>



**OLD PLANK TRAIL**  
COMMUNITY BANK, NA®  
A WINTRUST COMMUNITY BANK  
9801 W. Higgins, Box 32, Rosemont, IL 60018

Last Statement:  
Statement Ending:  
Page:

June 30, 2022  
July 29, 2022  
1 of 4

1063 TWS924OP073022082843 01 000000000 0 005



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

**Customer Service**

**Customer Support:**  
708-478-4447

**Branch Hours of Operation:**  
Mon-Fri 8:30 am - 5:00 pm  
Saturday 9:00 am - 1:00 pm

**Customer Contact Center Hours:**  
Mon - Fri 7:00 am - 8:00 pm  
Saturday 7:00 am - 5:00 pm

**Access Your Account Online:**  
[www.oldplanktrailbank.com](http://www.oldplanktrailbank.com)

1063 0003471 0001-0004 0000000000000000

**ENTREPRENEUR CHECKING** Account Number: [REDACTED]

**Balance Summary**

<b>Beginning Balance as of 07/01/22</b>	<b>\$15,626.51</b>
+ Deposits and Credits (11)	\$26,736.12
- Withdrawals and Debits (11)	\$28,703.87
<b>Ending Balance as of 07/29/22</b>	<b>\$13,658.76</b>
Analysis or Maintenance Fees for Period	\$0.00
Number of Days in Statement Period	29

**Checks** \* Indicates a break in check sequence

Date	Check#	Amount	Date	Check#	Amount	Date	Check#	Amount
Jul 01	4063	\$9,565.00	Jul 13	4066	\$1,125.00	Jul 25	4070	\$147.00
Jul 14	4064	\$1,230.00	Jul 14	4067	\$1,382.00	Jul 26	4073 *	\$4,992.78
Jul 08	4065	\$4,922.68	Jul 26	4069 *	\$258.12			

**Debits**

Date	Description	Subtractions
Jul 01	CHECK 4063	-\$9,565.00 ✓
Jul 01	ACCT ADJ - DR	-\$49.00
Jul 01	C R	-\$375.00
Jul 08	CHECK 4065	-\$4,922.68 ✓
Jul 13	CHECK 4066	-\$1,125.00
Jul 14	CHECK 4064	-\$1,230.00
Jul 14	CHECK 4067	-\$1,382.00
Jul 18	CASH MONET	-\$4,657.29
Jul 25	CHECK 4070	-\$147.00
Jul 26	CHECK 4069	-\$258.12
Jul 26	CHECK 4073	-\$4,992.78





AWINTRUST COMMUNITY BANK  
9801 W. Higgins, Box 32, Rosemont, IL 60018

1959 TWS924OP073022082843 01 000000000 0 003



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

Last Statement:  
Statement Ending:  
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1 of 2

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1959 0007217 0001 0002 000000000000000000

## BUSINESS MONEY MARKET Account Number: [REDACTED]

### Balance Summary

<b>Beginning Balance as of 07/01/22</b>	<b>\$165,621.72</b>
+ Deposits and Credits (3)	\$5,034.89
- Withdrawals and Debits (7)	\$10,637.12
<b>Ending Balance as of 07/29/22</b>	<b>\$160,019.49</b>
Analysis or Maintenance Fees for Period	\$0.00
Number of Days in Statement Period	29

### Earnings Summary

Interest for Period Ending 07/29/22	\$2.60
Interest Paid Year to Date	\$18.70
Annual Percentage Yield (APY)	0.02%
Number of Days for APY	29
Average Balance for APY	\$163,822.83

### Interest Rates

Date	Interest Rate
Jun 30	0.020%

### Debits

Date	Description	Subtractions
Jul 05	CASH MGMT TRSFR DR AIR	-\$1,230.00
Jul 08	20048 CASH MGMT TRSFR DR RPR	-\$2,507.00
Jul 19	20048 199 52 CASH MGMT TRSFR DR REPLACEMENT A T 20051	-\$147.00
Jul 19	CASH MGMT TRSFR DR	-\$258.12
Jul 19	BUSHES 201 53 CASH MGMT TRSFR DR TO DEP.	-\$370.00
Jul 26	REPAIR 2 0151 CASH MGMT TRSFR DR AL	-\$1,775.00
	5 RES IDENCES	

