

**Crystal Lake Townhome Association
Treasurer's Report
9-30-22**

Income

Assessment Deposits	10,725.00
Late Fees	
Interest Earned	<u>18.65</u>
Total Income	<u>10,743.65</u>

Checks written in September

R&R Landscaping	4,922.68
Postage Stamps	12.00
Water Bill	1,038.96
Sec of State Annual Report fee	10.00
IRS tax Refund from 2021	(15.54)
* Knoll Services-landscape repair	554.00
* Calderone - roof repair	285.00
* Knoll Services -siding repairs	2,286.00
* Tree replacement	75.00
Total Checks written in September	<u><u>9,168.10</u></u>

Beginning Reserves at 9-01-22	302,149.32
September reserve deposit	4,657.29
Interest Income	18.65
* Reimbursement from reserves	(3,200.00)
** Reimbursement to reserves	<u>400.00</u>
Total Reserves at 9-30-22	<u><u>304,025.26</u></u>

Reserve Recap at 9-30-22

Old Plank Trail Bank	153,760.97
First Midwest CD	<u>150,264.29</u>
Total Reserves at 9-30-22	<u><u>304,025.26</u></u>

* Indicates amounts to be reimbursed from reserves

Submitted by
Peg Berezewski, Treasurer

Crystal Lake Townhome Association
Monthly Income Statement
September 2022

Cash Basis

	Sep 22	Sep 21	\$ Change
Income			
41000 · Monthly Assessments	10,725.00	9,450.00	1,275.00
42000 · Interest Income	18.65	2.48	16.17
43000 · Fines and Fees	0.00	50.00	-50.00
Total Income	10,743.65	9,502.48	1,241.17
Expense			
63700 · Landscaping and Groundskeeping			
63701 · Green Arbor Contract	0.00	2,028.20	-2,028.20
63703 · Arbor Care Inc.-Contract	0.00	1,465.00	-1,465.00
63705 · R&R Landscape	4,922.68	0.00	4,922.68
Total 63700 · Landscaping and Groundskeeping	4,922.68	3,493.20	1,429.48
66500 · Postage and Delivery	12.00	0.00	12.00
67200 · Rep.& Maint. from Reserves			
67202 · Gutter/Downspout Repair	0.00	254.00	-254.00
67205 · Misc Landscape Repairs	554.00	599.00	-45.00
67206 · Concrete Repairs	0.00	4,095.00	-4,095.00
67207 · Misc Roof Repair	285.00	0.00	285.00
67208 · Sprinkler Repair	0.00	2,016.57	-2,016.57
67200 · Rep.& Maint. from Reserves - Other	2,286.00	0.00	2,286.00
Total 67200 · Rep.& Maint. from Reserves	3,125.00	6,964.57	-3,839.57
67300 · Replacement Reserves			
67303 · Trees Replacement	637.50	4,225.00	-3,587.50
67300 · Replacement Reserves - Other	-400.00	0.00	-400.00
Total 67300 · Replacement Reserves	237.50	4,225.00	-3,987.50
68000 · Taxes & Gov't Fees			
68001 · Internal Revenue	-15.54	0.00	-15.54
68003 · Secretary of State	10.00	10.00	0.00
Total 68000 · Taxes & Gov't Fees	-5.54	10.00	-15.54
68601 · Water Bill	1,038.96	6,303.89	-5,264.93
Total Expense	9,330.60	20,996.66	-11,666.06
Net Income	1,413.05	-11,494.18	12,907.23

Crystal Lake Townhome Association
Income Statement YTD
January through September 2022

Cash Basis

	Jan - Sep 22	Jan - Sep 21	\$ Change
Income			
41000 · Monthly Assessments	119,575.00	95,625.00	23,950.00
42000 · Interest Income	53.60	27.53	26.07
43000 · Fines and Fees	125.00	135.00	-10.00
Total Income	119,753.60	95,787.53	23,966.07
Expense			
63300 · Insurance Expense	812.00	762.00	50.00
63700 · Landscaping and Groundskeeping			
63701 · Green Arbor Contract	0.00	31,933.60	-31,933.60
63702 · Carefree Sprinklers - Contract	0.00	3,928.94	-3,928.94
63703 · Arbor Care Inc.-Contract	11,030.00	11,030.00	0.00
63705 · R&R Landscape	55,894.17	0.00	55,894.17
Total 63700 · Landscaping and Groundskeeping	66,924.17	46,892.54	20,031.63
64900 · Office Supplies	298.54	15.19	283.35
66500 · Postage and Delivery	23.60	33.60	-10.00
67200 · Rep.& Maint. from Reserves			
67201 · Seal Coating	8,500.00	0.00	8,500.00
67202 · Gutter/Downspout Repair	0.00	1,167.00	-1,167.00
67203 · Drain Tiles and Water Leaks	1,167.00	498.00	669.00
67204 · Snow Removal Surcharge	0.00	1,308.00	-1,308.00
67205 · Misc Landscape Repairs	1,120.61	2,935.01	-1,814.40
67206 · Concrete Repairs	4,350.00	4,875.75	-525.75
67207 · Misc Roof Repair	655.00	1,196.67	-541.67
67208 · Sprinkler Repair	1,987.00	2,790.08	-803.08
67209 · Mulch	9,485.78	0.00	9,485.78
67200 · Rep.& Maint. from Reserves - Other	8,553.00	873.60	7,679.40
Total 67200 · Rep.& Maint. from Reserves	35,818.39	15,644.11	20,174.28
67300 · Replacement Reserves			
67303 · Trees Replacement	3,072.50	4,512.50	-1,440.00
67304 · Concrete Replacement	0.00	4,095.00	-4,095.00
67300 · Replacement Reserves - Other	-400.00	0.00	-400.00
Total 67300 · Replacement Reserves	2,672.50	8,607.50	-5,935.00
68000 · Taxes & Gov't Fees			
68001 · Internal Revenue	-0.21	277.00	-277.21
68002 · Illinois Department of Revenue	28.00	153.00	-125.00
68003 · Secretary of State	10.00	10.00	0.00
Total 68000 · Taxes & Gov't Fees	37.79	440.00	-402.21
68601 · Water Bill	11,226.54	16,178.33	-4,951.79
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	249.90	-249.90
Total 71000 · Miscellaneous	267.13	450.90	-183.77
Total Expense	118,080.66	89,024.17	29,056.49
Net Income	1,672.94	6,763.36	-5,090.42

Crystal Lake Townhome Association
Balance Sheet
As of September 30, 2022

	Sep 30, 22	Sep 30, 21
ASSETS		
Current Assets		
Checking/Savings		
10000 · Regular Checking	4,805.67	849.84
11000 · Reserves - Old Plank Trail Bank	153,760.97	147,751.83
11300 · First Midwest Bank Reserves CD	150,264.29	150,000.00
Total Checking/Savings	308,830.93	298,601.67
Other Current Assets		
13000 · Due from Resident	162.50	0.00
Total Other Current Assets	162.50	0.00
Total Current Assets	308,993.43	298,601.67
TOTAL ASSETS	308,993.43	298,601.67
LIABILITIES & EQUITY		
Equity		
32000 · Retained Earnings	307,320.49	291,838.31
Net Income	1,672.94	6,763.36
Total Equity	308,993.43	298,601.67
TOTAL LIABILITIES & EQUITY	308,993.43	298,601.67

Crystal Lake Townhome Association		
Regular Checking Reconciliation		
9/30/2022		
Balance per Bank		4,827.67
Less: Outstanding Checks		
Sec of State	10.00	
Postage Stamps	12.00	
Total		22.00
Balance per Books		4,805.67



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

1045 TWS924OP100122141025 01 000000000 0 005



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

Last Statement:
Statement Ending:
Page:

August 31, 2022
September 30, 2022
1 of 4

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

ENTREPRENEUR CHECKING

Account Number: [REDACTED]

We routinely evaluate adjustments to our costs and plans for innovation and expanded capabilities. These investments will help us continue to deliver the best products and services to help your business. As a result, on November 1, 2022, charges for certain business accounts will change. The impact on your organization will depend on the mix and volume of services you use. If applicable, the price updates may be reduced or offset by the Earnings Credit on your account. Please contact your banker or treasury management officer for additional information.

Balance Summary

Beginning Balance as of 09/01/22	\$6,277.06
+ Deposits and Credits (10)	\$14,740.54
- Withdrawals and Debits (14)	\$15,189.93
Ending Balance as of 09/30/22	\$4,827.67
Analysis or Maintenance Fees for Period	\$0.00
Number of Days In Statement Period	30

BUSINESS MONEY MARKET

Account Number: [REDACTED]

We routinely evaluate adjustments to our costs and plans for innovation and expanded capabilities. These investments will help us continue to deliver the best products and services to help your business. As a result, on November 1, 2022, charges for certain business accounts will change. The impact on your organization will depend on the mix and volume of services you use. If applicable, the price updates may be reduced or offset by the Earnings Credit on your account. Please contact your banker or treasury management officer for additional information.

Balance Summary

Beginning Balance as of 09/01/22	\$151,885.03
+ Deposits and Credits (5)	\$5,475.94
- Withdrawals and Debits (6)	\$3,600.00
Ending Balance as of 09/30/22	\$153,760.97
Analysis or Maintenance Fees for Period	\$0.00
Number of Days In Statement Period	30

Earnings Summary

Interest for Period Ending 09/30/22	\$18.65
Interest Paid Year to Date	\$53.60
Annual Percentage Yield (APY)	0.15%
Number of Days for APY	30
Average Balance for APY	\$151,282.01

1045 0003529 0001-0004 000000000000000000

0000000000000000

**CRYSTAL LAKE TOWNHOME ASSOCIATION
DESIGNATED CAPITAL RESERVES at 9-30-22**

Reserves	Balance @ 12-31-21	Deposits @9-30-22	Withdrawals @9-30-22	Balance @9-30-22
Asphalt	75,535.77	7,499.97		83,035.74
Roof	156,478.75	13,875.03		170,353.78
Trees	6,996.42	2,034.97	3,720.00	5,311.39
Concrete	(5,704.65)	3,493.53	4,350.00	(6,561.12)
Misc repairs	9,649.50	1,800.00	10,929.00	520.50
Painting	21,287.60	524.97		21,812.57
Landscape Repairs	13,931.00	2,999.97	566.61	16,364.36
Sealcoating	9,015.00	1,350.00	8,500.00	1,865.00
Mulch		7,500.06	9,485.78	(1,985.72)
Sprinkler Repairs	1,580.96	1,822.34	1,987.00	1,416.30
Professional Services	6,223.45	299.97		6,523.42
Interest Income-Emergency Fund	9,640.14	53.60	4,325.00	5,368.74
Ending Capital Account Balance.	<u>304,633.94</u>	<u>43,254.41</u>		<u>304,024.96</u>
Recap				
Old Plank Trail Bank 9-30-22				153,760.67
First Midwest CD 9-30-22				<u>150,264.29</u>
Total Reserves				<u>304,024.96</u>