

Balance Sheet

Properties: Doral Colony Homeowners Association, Inc - 3300 NW 112th Av Unit 13 Doral, FL 33172

As of: 02/28/2023

Accounting Basis: Accrual

Level of Detail: Detail View

Include Zero Balance GL Accounts: No

Account Name	Balance
ASSETS	
Cash	
Operating Funds	
City National Bank Operating Cash	34,067.35
Total Operating Funds	34,067.35
DCOL Cash Reserve Funds	
DCOL City National Bank Prime MM	279,900.02
DCOL Amtrust Bank - CD	250,020.82
DCOL Professional Bank - CD	251,530.11
DCOL Ocean Bank - CD	250,000.00
DCOL Bank OZK - MM	350.94
DCOL Amerant Bank MM	251,765.04
DCOL US Century CD	250,000.00
DCOL Bank OZK CD	250,000.00
Total DCOL Cash Reserve Funds	1,783,566.93
Total Cash	1,817,634.28
Prepaid Insurance	149,124.31
DCOL Due to/from Reserves	-134,571.98
RECEIVABLES	
Receivables	1,230.00
Total RECEIVABLES	1,230.00
TOTAL ASSETS	1,833,416.61
LIABILITIES & CAPITAL	
Liabilities	
Accounts Payable	12,858.77
Current Liabilities	
Accrued Expenses	2,700.00
Security Deposits	27,570.00
Total Current Liabilities	30,270.00
Prepaid Assessments	14,548.04
DCOL Long Term Liabilities	
DCOL Contingency Fund	1,890,126.23
DCOL Hurricane Reserve	28,012.68
DCOL Due to/from Operating	-134,571.98
Total DCOL Long Term Liabilities	1,783,566.93
Total Liabilities	1,841,243.74
Capital	
Calculated Retained Earnings	21,512.72
Calculated Prior Years Retained Earnings	-29,339.85

Balance Sheet

Account Name	Balance
Total Capital	-7,827.13
TOTAL LIABILITIES & CAPITAL	1,833,416.61

Annual Budget - Comparative

Properties: Doral Colony Homeowners Association, Inc - 3300 NW 112th Av Unit 13 Doral, FL 33172

As of: Feb 2023

Additional Account Types: None

Accounting Basis: Accrual

Level of Detail: Detail View

Account Name	MTD Actual	MTD Budget	MTD \$ Var.	MTD % Var.	YTD Actual	YTD Budget	YTD \$ Var.	YTD % Var.	Annual Budget
Income									
Assessment Fees	103,200.00	103,203.73	-3.73	0.00%	206,400.00	206,407.46	-7.46	0.00%	1,238,444.73
Screening Fees Income	100.00	0.00	100.00	0.00%	100.00	0.00	100.00	0.00%	0.00
DCOL Misc. Admin. Income	100.00	0.00	100.00	0.00%	200.00	0.00	200.00	0.00%	0.00
Bank Interest	2.72	0.00	2.72	0.00%	5.92	0.00	5.92	0.00%	0.00
Total Operating Income	103,402.72	103,203.73	198.99	0.19%	206,705.92	206,407.46	298.46	0.14%	1,238,444.73
Expense									
DCOL Contracted Services									
DCOL Janitorial	700.00	700.00	0.00	0.00%	1,400.00	1,400.00	0.00	0.00%	8,400.00
DCOL Mulch	0.00	666.67	666.67	100.00%	0.00	1,333.34	1,333.34	100.00%	8,000.00
DCOL Landscaping Regular Monthly	7,016.00	8,770.84	1,754.84	20.01%	14,032.00	17,541.68	3,509.68	20.01%	105,250.00
DCOL Management Fees	5,000.00	5,000.00	0.00	0.00%	10,000.00	10,000.00	0.00	0.00%	60,000.00
DCOL Pool Maintenance	680.00	680.00	0.00	0.00%	1,360.00	1,360.00	0.00	0.00%	8,160.00
DCOL Roof Leaf Cleaning	0.00	450.00	450.00	100.00%	0.00	900.00	900.00	100.00%	5,400.00
DCOL Doral Common Corp. Share	20,396.88	20,396.89	0.01	0.00%	40,793.76	40,793.78	0.02	0.00%	244,762.61
DCOL Fertilizing	1,339.00	1,450.00	111.00	7.66%	2,678.00	2,900.00	222.00	7.66%	17,400.00
DCOL Trash Removal	5,933.55	5,416.67	-516.88	-9.54%	11,882.97	10,833.34	-1,049.63	-9.69%	65,000.00
DCOL Tree & Palm Trimming	200.00	1,500.00	1,300.00	86.67%	200.00	3,000.00	2,800.00	93.33%	18,000.00
DCOL TV Cable Services	10,244.12	10,443.34	199.22	1.91%	20,488.24	20,886.68	398.44	1.91%	125,320.00
DCOL Storm Drain Cleaning	0.00	150.42	150.42	100.00%	0.00	300.84	300.84	100.00%	1,805.00
DCOL Irrigation Maintenance	0.00	735.00	735.00	100.00%	0.00	1,470.00	1,470.00	100.00%	8,820.00
Total DCOL Contracted	51,509.55	56,359.83	4,850.28	8.61%	102,834.97	112,719.66	9,884.69	8.77%	676,317.61

Annual Budget - Comparative

Account Name	MTD Actual	MTD Budget	MTD \$ Var.	MTD % Var.	YTD Actual	YTD Budget	YTD \$ Var.	YTD % Var.	Annual Budget
Services									
DCOL Utilities									
DCOL Utilities: Electricity	481.73	691.67	209.94	30.35%	1,000.89	1,383.34	382.45	27.65%	8,300.00
DCOL Utilities: Water & Sewer-Quarterly	0.00	125.00	125.00	100.00%	0.00	250.00	250.00	100.00%	1,500.00
Total DCOL Utilities	481.73	816.67	334.94	41.01%	1,000.89	1,633.34	632.45	38.72%	9,800.00
DCOL Insurance									
DCOL Property w/wind	20,159.05	22,473.51	2,314.46	10.30%	40,318.10	44,947.02	4,628.92	10.30%	269,682.04
DCOL Directors & Officers	167.25	167.25	0.00	0.00%	334.50	334.50	0.00	0.00%	2,007.00
DCOL Crime	158.33	158.34	0.01	0.01%	316.66	316.68	0.02	0.01%	1,900.00
DCOL Umbrella Insurance	141.73	141.73	0.00	0.00%	283.46	283.46	0.00	0.00%	1,700.70
DCOL General Liability	627.20	627.20	0.00	0.00%	1,254.40	1,254.40	0.00	0.00%	7,526.40
DCOL Workers Compensation	49.92	49.92	0.00	0.00%	99.84	99.84	0.00	0.00%	599.00
Total DCOL Insurance	21,303.48	23,617.95	2,314.47	9.80%	42,606.96	47,235.90	4,628.94	9.80%	283,415.14
DCOL Professional Services									
DCOL Accounting & Audit	0.00	350.00	350.00	100.00%	0.00	700.00	700.00	100.00%	4,200.00
DCOL Legal Fees	0.00	833.34	833.34	100.00%	0.00	1,666.68	1,666.68	100.00%	10,000.00
Total DCOL Professional Services	0.00	1,183.34	1,183.34	100.00%	0.00	2,366.68	2,366.68	100.00%	14,200.00
DCOL Taxes, Licenses & Permit									
DCOL Corporate Annual Report	0.00	5.17	5.17	100.00%	0.00	10.34	10.34	100.00%	62.00
DCOL Pool Permit	0.00	20.84	20.84	100.00%	0.00	41.68	41.68	100.00%	250.00
Total DCOL Taxes, Licenses & Permit	0.00	26.01	26.01	100.00%	0.00	52.02	52.02	100.00%	312.00
DCOL Repair & Maintenance									
DCOL Gen. Repair, Maint-Suppl.	7,310.01	1,833.34	-5,476.67	-298.73%	8,617.34	3,666.68	-4,950.66	-135.02%	22,000.00
DCOL Pool Repair & Maintenance	1,215.00	166.67	-1,048.33	-628.99%	1,215.00	333.34	-881.66	-264.49%	2,000.00
DCOL Roof Repair	0.00	4,166.67	4,166.67	100.00%	0.00	8,333.34	8,333.34	100.00%	50,000.00

Annual Budget - Comparative

Account Name	MTD Actual	MTD Budget	MTD \$ Var.	MTD % Var.	YTD Actual	YTD Budget	YTD \$ Var.	YTD % Var.	Annual Budget
DCOL Landscape Improvements	0.00	1,500.00	1,500.00	100.00%	600.00	3,000.00	2,400.00	80.00%	18,000.00
Total DCOL Repair & Maintenance	8,525.01	7,666.68	-858.33	-11.20%	10,432.34	15,333.36	4,901.02	31.96%	92,000.00
DCOL Miscellaneous Expenses									
DCOL Amenities & Soc. Expenses	2,314.00	500.00	-1,814.00	-362.80%	2,314.00	1,000.00	-1,314.00	-131.40%	6,000.00
DCOL Misc. Admin. Expenses	160.00	37.50	-122.50	-326.67%	160.00	75.00	-85.00	-113.33%	450.00
DCOL Postage	14.04	25.00	10.96	43.84%	25.74	50.00	24.26	48.52%	300.00
DCOL Office Supplies	38.95	50.00	11.05	22.10%	68.50	100.00	31.50	31.50%	600.00
DCOL Copies	173.00	83.34	-89.66	-107.58%	209.80	166.68	-43.12	-25.87%	1,000.00
DCOL Coupons	0.00	37.50	37.50	100.00%	0.00	75.00	75.00	100.00%	450.00
DCOL Checks	0.00	25.00	25.00	100.00%	0.00	50.00	50.00	100.00%	300.00
DCOL Bank Service Charge	45.00	50.00	5.00	10.00%	90.00	100.00	10.00	10.00%	600.00
DCOL Storage	50.00	50.00	0.00	0.00%	100.00	100.00	0.00	0.00%	600.00
DCOL Website Maintenance	70.00	70.00	0.00	0.00%	140.00	140.00	0.00	0.00%	840.00
Total DCOL Miscellaneous Expenses	2,864.99	928.34	-1,936.65	-208.61%	3,108.04	1,856.68	-1,251.36	-67.40%	11,140.00
DCOL Provisions for Reserve									
DCOL General Reserves	12,004.76	12,004.76	0.00	0.00%	24,009.52	24,009.52	0.00	0.00%	144,057.12
DCOL Inflation Rate Reserves	600.24	600.24	0.00	0.00%	1,200.48	1,200.48	0.00	0.00%	7,202.86
Total DCOL Provisions for Reserve	12,605.00	12,605.00	0.00	0.00%	25,210.00	25,210.00	0.00	0.00%	151,259.98
Total Operating Expense	97,289.76	103,203.82	5,914.06	5.73%	185,193.20	206,407.64	21,214.44	10.28%	1,238,444.73
Total Operating Income	103,402.72	103,203.73	198.99	0.19%	206,705.92	206,407.46	298.46	0.14%	1,238,444.73
Total Operating Expense	97,289.76	103,203.82	5,914.06	5.73%	185,193.20	206,407.64	21,214.44	10.28%	1,238,444.73
NOI - Net Operating Income	6,112.96	-0.09	6,113.05	6,792,277.78%	21,512.72	-0.18	21,512.90	11,951,611.11%	0.00
Total Income	103,402.72	103,203.73	198.99	0.19%	206,705.92	206,407.46	298.46	0.14%	1,238,444.73

Annual Budget - Comparative

Account Name	MTD Actual	MTD Budget	MTD \$ Var.	MTD % Var.	YTD Actual	YTD Budget	YTD \$ Var.	YTD % Var.	Annual Budget
Total Expense	97,289.76	103,203.82	5,914.06	5.73%	185,193.20	206,407.64	21,214.44	10.28%	1,238,444.73
Net Income	6,112.96	-0.09	6,113.05	6,792,277.78%	21,512.72	-0.18	21,512.90	11,951,611.11%	0.00

Aged Receivable Detail

Property Groups: Doral Colony homeowners Associations

Amount Receivable: Exclude 0.00

Tenant Status: Current and Notice

As of: 02/28/2023

Payer Name	Charge Date	Posting Date	GL Account Number	GL Account Name	Amount Receivable	0-30	31-60	61-90	91+
Doral Colony Homeowners Association, Inc - 3300 NW 112th Av Unit 13 Doral, FL 33172 - Unit 1703 - Marty, Rolando									
Marty, Rolando	02/01/2023	02/01/2023	4001	Assessment Fees	510.00	510.00	0.00	0.00	0.00
Doral Colony Homeowners Association, Inc - 3300 NW 112th Av Unit 13 Doral, FL 33172 - Unit 405 - Lugo, Yimis									
Lugo, Yimis	02/01/2023	02/01/2023	4001	Assessment Fees	360.00	360.00	0.00	0.00	0.00
Doral Colony Homeowners Association, Inc - 3300 NW 112th Av Unit 13 Doral, FL 33172 - Unit 904 - Doral Group Ventures, LLC									
Doral Group Ventures, LLC	02/01/2023	02/01/2023	4001	Assessment Fees	360.00	360.00	0.00	0.00	0.00
Total					1,230.00	1,230.00	0.00	0.00	0.00

Aged Payables Summary

Properties: Doral Colony Homeowners Association, Inc - 3300 NW 112th Av Unit 13 Doral, FL 33172

As of: 02/28/2023

Payees: All

Balance: Exclude 0.00

Payee Name	Amount Payable
Doral Colony Homeowners Association, Inc - 3300 NW 112th Av Unit 13 Doral, FL 33172	
Juan Moreno	35.00
Community Association Screenings	70.00
First Image Consulting, Inc	140.00
Doral Management	275.99
FPL	481.73
Sedgwick Valuation Services Division	1,200.00
McGrath Property Services	1,215.00
Odrasil, Inc	3,507.50
Waste Connections of Florida	5,933.55
	12,858.77
Total	12,858.77

Homeowner Prepayment Balance

Properties: Doral Colony Homeowners Association, Inc - 3300 NW 112th Av Unit 13 Doral, FL 33172

Homeowners: All

Homeowner Status: All

Prepayment Account: 2001: Prepaid Assessments

As of: 02/28/2023

Unit	Unit Address	Homeowner	Amount
Doral Colony Homeowners Association, Inc - 3300 NW 112th Av Unit 13 Doral, FL 33172			
903	9335 NW 50 Doral Circle South Doral, FL 33178	Rivera, Herman	0.04
1205	9333 NW 50 Doral Circle North Doral, FL 33178	El Haddad, Natalio	13.00
108	9324 NW 48 Doral Terrace Doral, FL 33178	Baumann, Claire	130.00
701	4959 NW 93 Doral Circle East Doral, FL 33178	Triay, Carlos	245.00
504	9326 NW 50 Doral Circle South Doral, FL 33178	Schockett, Rhoda	1,200.00
902	9331 NW 50 Doral Circle South Doral, FL 33178	Doral Group Ventures, LLC	1,235.00
304	9331 NW 48 Doral Terrace Doral, FL 33178	Mathison, Eduardo J	2,125.00
102	9348 NW 48 Doral Terrace Doral, FL 33178	Berraondo, Patricia	4,800.00
1202	9321 NW 50 Doral Circle North Doral, FL 33178	Maron, Simeona	4,800.00
			14,548.04
Total			14,548.04

Check Register

Property Groups: Doral Colony homeowners Associations

Date Range: 02/01/2023 to 02/28/2023

Bank Accounts: All

Payees: All

Payment Type: All

Include Voided Checks: No

Exclude Cleared Checks: No

Bank Account	Check #	Cleared	Check Date	Payee Name	Amount	Check Memo
Doral Colony Homeowners Association, Inc - NEW CHK (International Bank)						
Doral Colony Homeowners Association, Inc - NEW CHK (International Bank)	012581	Yes	02/03/2023	Doral Colony Homeowners Assoc Reserve	250,368.73	To close bank account
Doral Colony Homeowners Association, Inc - New Prime MM (Executive National Bank)						
Doral Colony Homeowners Association, Inc - New Prime MM (Executive National Bank)	10084	Yes	02/10/2023	Doral Colony HOA	250,000.00	Open the CD at Ocean Bank
Doral Colony Homeowners Association, Inc - New Prime MM (Executive National Bank)	10085	Yes	02/13/2023	M Pierce inc	53,800.00	Roof repair, 100 Scuppers installed as per contract.
					303,800.00	
Doral Colony Homeowners Association, Inc - Operating						
Doral Colony Homeowners Association, Inc - Operating	5513	No	02/08/2023	Bortz Electric, Inc	340.00	Check the light poles #33 and #25. They needed a new photo eye. Pole #16 had no power, needed to replace the breaker
Doral Colony Homeowners Association, Inc - Operating	5514	Yes	02/08/2023	Doral Management	220.01	Check requisition: Paint to touch the water meters base and wide brush to clean the stain on the water meters base
Doral Colony Homeowners Association, Inc - Operating	5515	Yes	02/08/2023	Doral Management	128.05	Expenses Fee January 2023
Doral Colony Homeowners Association, Inc - Operating	5516	Yes	02/08/2023	Florida Umbrella Repairs & Sales c/o Ivan Rios	275.00	4 Cushion with new Foam 24x23 5x4, 4 Pillows 18x28. Beige. Sumbrella Fabrics marine grade.
Doral Colony Homeowners Association, Inc - Operating	5517	Yes	02/08/2023	Green Island Lawn & Pest, Inc	1,339.00	Lawn and plant fertilization and pest control (February 2023)
Doral Colony Homeowners Association, Inc - Operating	5518	Yes	02/08/2023	McGrath Property Services	680.00	February 2023 Pool Service
Doral Colony Homeowners Association, Inc - Operating	5519	Yes	02/08/2023	My Lawn Service Inc.	3,508.00	Maintenance Service for 02/15/2022
Doral Colony Homeowners Association, Inc - Operating	5520	Yes	02/08/2023	My Lawn Service Inc.	3,508.00	Maintenance Service for 02/02/2023
Doral Colony Homeowners Association, Inc - Operating	5521	Yes	02/08/2023	Preferred Locksmith & Hardware	125.00	Broken Key extraction from the Madeco Comercial cilinder.
Doral Colony Homeowners Association, Inc - Operating	5522	Yes	02/08/2023	TROPIC SUNSHINE PROPERTIES INC.	700.00	Janitorial Services -February 2023
Doral Colony Homeowners Association, Inc - Operating	5523	Yes	02/08/2023	Waste Connections of Florida	5,949.42	Services from 01/01/2023 to 01/31/2022
Doral Colony Homeowners Association, Inc - Operating	Direct Debit	Yes	02/10/2023	FPL	519.16	Services from Dec 30, 2022 to Jan 30, 2023, Services from Dec 30, 2022 to Jan 30, 2023

Check Register

Bank Account	Check #	Cleared	Check Date	Payee Name	Amount	Check Memo
Doral Colony Homeowners Association, Inc - Operating	Direct Debit	Yes	02/16/2023	Comcast	10,244.12	Services from 02/01/23 to 02/28/23
Doral Colony Homeowners Association, Inc - Operating	5524	No	02/22/2023	Allstate Lock & Safe, Inc	267.50	10.- Medeco High security Keys
Doral Colony Homeowners Association, Inc - Operating	5525	No	02/22/2023	Community Association Screenings	90.00	Screening of Lease application for 9324 NW 48 Doral Terr Emmanuel Palacios & Zaheia Salem
Doral Colony Homeowners Association, Inc - Operating	5526	Yes	02/22/2023	Delmore Tree Service Company	200.00	Consultation & Misc light pruning 2 oaks. Nw 50TH DCN & NW 50th DCS & NW 93 DPL
Doral Colony Homeowners Association, Inc - Operating	5527	Yes	02/22/2023	Doral Colony HOA	21,303.47	Insurance Payment
Doral Colony Homeowners Association, Inc - Operating	5528	Yes	02/22/2023	Doral Common Corporation	20,396.88	Doral Common Corp - 2023
Doral Colony Homeowners Association, Inc - Operating	5529	No	02/22/2023	Doral Management	5,000.00	Management Fees February 2023
Doral Colony Homeowners Association, Inc - Operating	5530	No	02/22/2023	Juan Moreno	480.00	Paint community hydratant (4), mailboxes (5) and water registrar (37)
Doral Colony Homeowners Association, Inc - Operating	5531	No	02/22/2023	Juan Moreno	50.00	Install pool Sign
Doral Colony Homeowners Association, Inc - Operating	5532	No	02/22/2023	Juan Moreno	35.00	Mail box key replacement
Doral Colony Homeowners Association, Inc - Operating	5533	Yes	02/22/2023	Marrietta's Solutions Box	1,658.50	Annual Meeting Catering 40 people
Doral Colony Homeowners Association, Inc - Operating	5534	Yes	02/22/2023	Party Rentals Group	655.50	Annual meeting - White folding chairs - rectangular 6ft tables - tablecloth - podium - projector screen - projector
Doral Colony Homeowners Association, Inc - Operating	5535	Yes	02/22/2023	Service One USA	1,900.00	Purchase of lights , service call to repair any damaged power cord cut by landscapers
Doral Colony Homeowners Association, Inc - Operating	5536	Yes	02/22/2023	Service One USA	850.00	Repair Angle grind & refinishing walkway to help avoid trip hazard.
Doral Colony Homeowners Association, Inc - Operating	5537	Yes	02/22/2023	Terra Jardin by Design, LLC	600.00	Cleanning and reinstall plants & soil.
					81,022.61	
Total					635,191.34	

Reconciliation Report

City National Bank

Account Name	Doral Colony Homeowners Association, Inc - Operating
Account Number	0418863206
Ending Statement Date	02/28/2023

Summary

Bank Statement Starting Balance on 01/31/2023	46,697.24
Cleared Deposits and other Increases	98,117.72
Cleared Checks and other Decreases	101,985.11
Cleared ACH Batches and Reversals	0.00
Cleared Balance	42,829.85

Unreconciled Transactions

Unreconciled Deposits and other Increases (0 Items)

Total	0.00
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Unreconciled Checks and other Decreases (13 Items)

Check #5156 - M Pierce inc	12/02/2021	950.00
Check #5407 - Kimberly Loaiza	09/26/2022	150.00
Check #5430 - First Image Consulting, Inc	10/21/2022	50.00
Check #5495 - EMILIO'S PAINTING INC	01/17/2023	800.00
Check #5496 - EMILIO'S PAINTING INC	01/17/2023	400.00
Check #5498 - Juan Moreno	01/17/2023	150.00
Check #5513 - Bortz Electric, Inc	02/08/2023	340.00
Check #5524 - Allstate Lock & Safe, Inc	02/22/2023	267.50
Check #5525 - Community Association Screenings	02/22/2023	90.00
Check #5529 - Doral Management	02/22/2023	5,000.00
Check #5530 - Juan Moreno	02/22/2023	480.00
Check #5531 - Juan Moreno	02/22/2023	50.00
Check #5532 - Juan Moreno	02/22/2023	35.00
Total		8,762.50

Unreconciled ACH Batches and Reversals (0 Items)

Total	0.00
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Unreconciled Payments from ACH Batches Generated after Reconciliation Period (0 Items)

Total	0.00
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Unreconciled Checks Voided after Reconciliation Period (0 Items)

Total	0.00
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Unreconciled Receipts Deposited after Reconciliation Period (0 Items)

Total	0.00
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Receipts Reversed after Reconciliation Which Have Not Been Deposited (0 Items)

Total	0.00
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Pending Online Receipts Which Have Not Been Deposited (0 Items)

Total	0.00
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Cleared Transactions

Cleared Deposits and other Increases (18 Items)

Deposit #1003	02/01/2023	1,200.00
Deposit #1004	02/02/2023	2,040.00
Deposit #1005	02/06/2023	1,020.00
Deposit #1006	02/03/2023	1,200.00
Deposit #1007	02/06/2023	1,200.00
Deposit #1008	02/07/2023	1,200.00
Deposit #1009	02/02/2023	3,420.00
Deposit #1010	02/08/2023	1,200.00
Deposit #1011	02/08/2023	2,255.00
Deposit #1012	02/09/2023	2,040.00
Deposit #1013	02/09/2023	71,965.00
Deposit #1014	02/10/2023	2,400.00
Deposit #1015	02/13/2023	2,580.00
Deposit #1016	02/13/2023	235.00
Deposit #1017	02/14/2023	1,400.00
Deposit #1018	02/27/2023	360.00
Deposit #1019	02/27/2023	2,400.00
Journal Entry - Interest Earned	02/28/2023	2.72

Total	98,117.72
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Cleared Checks and other Decreases (29 Items)

Check #5477 - Juan Moreno	12/20/2022	20.00
Check #5488 - Delia Arcelus	01/17/2023	1,000.00
Check #5506 - My Lawn Service Inc.	01/17/2023	3,508.00
Check #5507 - My Lawn Service Inc.	01/17/2023	3,508.00
Check #5510 - Doral Management	01/24/2023	5,000.00
Check #5511 - Green Island Lawn & Pest, Inc	01/24/2023	1,339.00
Check #5512 - My Lawn Service Inc.	01/24/2023	200.00
Check #5514 - Doral Management	02/08/2023	220.01
Check #5515 - Doral Management	02/08/2023	128.05
Check #5516 - Florida Umbrella Repairs & Sales c/o Ivan Rios	02/08/2023	275.00
Check #5517 - Green Island Lawn & Pest, Inc	02/08/2023	1,339.00
Check #5518 - McGrath Property Services	02/08/2023	680.00
Check #5519 - My Lawn Service Inc.	02/08/2023	3,508.00
Check #5520 - My Lawn Service Inc.	02/08/2023	3,508.00
Check #5521 - Preferred Locksmith & Hardware	02/08/2023	125.00
Check #5522 - TROPIC SUNSHINE PROPERTIES INC.	02/08/2023	700.00
Check #5523 - Waste Connections of Florida	02/08/2023	5,949.42
Check #Direct Debit - FPL	02/10/2023	519.16
Check #5526 - Delmore Tree Service Company	02/22/2023	200.00
Check #5527 - Doral Colony HOA	02/22/2023	21,303.47
Check #5528 - Doral Common Corporation	02/22/2023	20,396.88

Check #5533 - Marietta's Solutions Box	02/22/2023	1,658.50
Check #5534 - Party Rentals Group	02/22/2023	655.50
Check #5535 - Service One USA	02/22/2023	1,900.00
Check #5536 - Service One USA	02/22/2023	850.00
Check #5537 - Terra Jardin by Design, LLC	02/22/2023	600.00
Check #Direct Debit - Comcast	02/16/2023	10,244.12
Journal Entry - February 2023 - Transfer to Reserves 2023	02/01/2023	12,605.00
Journal Entry - Bank Fee	02/28/2023	45.00
Total		101,985.11

Cleared ACH Batches and Reversals (0 Items)

Total	0.00
--------------	-------------

Cash Accounts

1010: City National Bank Operating Cash	34,067.35
1012: Security Deposit Cash	0.00
Total Cash Balance	34,067.35
Less Unreconciled Deposits	0.00
Less Unreconciled Receipts Deposited after Reconciliation Period	0.00
Less Receipts Reversed after Reconciliation Which Have Not Been Deposited	0.00
Less Pending Online Receipts Which Have Not Been Deposited	0.00
Plus Unreconciled Checks	8,762.50
Plus Unreconciled ACH Batches and Reversals	0.00
Plus Unreconciled Payments from ACH Batches Generated after Reconciliation Period	0.00
Plus Unreconciled Checks Voided after Reconciliation Period	0.00
Adjusted Cash Balance	42,829.85
Bank Statement Balance on 02/28/2023	42,829.85
	In Balance



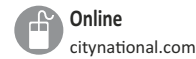
75
YEARS

WE GROW FLORIDA

Page:
Account:

1 of 8
XXXXX3206

Client Service



Online

citynational.com



CityTel

1-800-762-CITY (2489)



Your Banking Center

HOA

P.O. Box 025620

Miami, FL 33102-5620



Telephone

305-577-7336

800-435-8839



Your Banking Center Hours

Lobby: Monday - Friday:

9:00am - 5:00pm



DORAL COLONY HOMEOWNERS ASSOCIATION INC
C/O DORAL MANAGEMENT
3300 NW 112TH AVE UNIT 13-2ND FL
DORAL FL 33172



P:11488 / T: / S:

For additional locations
and hours, please visit
citynational.com

NMLS 412469

Member
FDIC



Association Interest Checking

Account Summary

Account:	XXXXX3206	Beginning Balance:	\$46,697.24
Last Statement:	January 31, 2023	Ending Balance:	\$42,829.85
This Statement:	February 28, 2023	Average Ledger Balance:	\$70,906.92
		Low Balance:	\$26,937.24
		Interest Earned This Period:	\$2.72
		Interest Earned 2023:	\$5.92
		Days In Period:	28
		Annual Percentage Yield Earned:	0.05%

Daily Activity

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
01-31	Beginning balance			46,697.24
02-01	Lockbox Deposit	1,200.00		47,897.24
02-01	Webxfr To Comm Int Chk 727576		12,605.00	35,292.24
02-01	Check # 5511		1,339.00	33,953.24
02-01	Check # 5506		3,508.00	30,445.24
02-01	Check # 5507		3,508.00	26,937.24
02-02	Lockbox Deposit	3,420.00		30,357.24
02-02	Office Deposit	2,040.00		32,397.24
02-03	Lockbox Deposit	1,200.00		33,597.24
02-06	Paylease.com Credit 296823263	1,020.00		34,617.24
02-06	Office Deposit	1,200.00		35,817.24
02-06	Check # 5510		5,000.00	30,817.24
02-07	Paylease.com Credit 298088333	1,200.00		32,017.24
02-08	Lockbox Deposit	2,255.00		34,272.24
02-08	Paylease.com Credit 298404297	1,200.00		35,472.24
02-08	Check # 5488		1,000.00	34,472.24

Continued on the next page

Finance your
next home with
75 years of trusted
Florida-based
mortgage expertise
at your side.

SCAN THE CODE TO APPLY



NMLS 412469



Join us on
social media!



Send personal funds quickly and securely

With fast processing times and token-based authentication, online wire transfers are the safe and efficient way to send personal funds.

SIGN IN TO ONLINE BANKING TO GET STARTED



Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
02-09	Paylease.com Credit 298570728	2,040.00		36,512.24
02-09	Cr Offset Doral Colony Hoa Achplus Origsetl 1592245305	71,965.00		108,477.24
02-10	Lockbox Deposit	2,400.00		110,877.24
02-10	Check # 5515		128.05	110,749.19
02-10	Check # 5514		220.01	110,529.18
02-13	Office Deposit	235.00		110,764.18
02-13	Office Deposit	2,580.00		113,344.18
02-13	Fpl Direct Debit Elec Pymt Xxxxxx5405 Ppda		40.04	113,304.14
02-13	Fpl Direct Debit Elec Pymt Xxxxxx6407 Ppda		45.86	113,258.28
02-13	Fpl Direct Debit Elec Pymt Xxxxxx7405 Ppda		79.16	113,179.12
02-13	Fpl Direct Debit Elec Pymt Xxxxxx2408 Ppda		80.06	113,099.06
02-13	Fpl Direct Debit Elec Pymt Xxxxxx5435 Ppda		274.04	112,825.02
02-13	Check # 5521		125.00	112,700.02
02-13	Check # 5518		680.00	112,020.02
02-14	Lockbox Deposit	1,400.00		113,420.02
02-15	Check # 5516		275.00	113,145.02
02-15	Monthly Service Fee		45.00	113,100.02
02-16	Comcast 8495600 Xxxxx0552 8597657		10,244.12	102,855.90
02-16	Check # 5523		5,949.42	96,906.48
02-17	Check # 5517		1,339.00	95,567.48
02-21	Check # 5522		700.00	94,867.48
02-23	Check # 5528		20,396.88	74,470.60
02-23	Check # 5527		21,303.47	53,167.13
02-24	Check # 5519		3,508.00	49,659.13
02-24	Check # 5520		3,508.00	46,151.13
02-27	Lockbox Deposit	2,400.00		48,551.13
02-27	Paylease.com Credit 299870602	360.00		48,911.13
02-27	Check # 5537		600.00	48,311.13
02-27	Check # 5534		655.50	47,655.63
02-27	Check # 5533		1,658.50	45,997.13
02-28	Check # 5477		20.00	45,977.13
02-28	Check # 5512		200.00	45,777.13
02-28	Check # 5526		200.00	45,577.13
02-28	Check # 5536		850.00	44,727.13
02-28	Check # 5535		1,900.00	42,827.13
02-28	Interest	2.72		42,829.85
02-28	Ending totals	98,117.72	101,985.11	42,829.85

Checks

Number	Date	Amount	Number	Date	Amount
5477*	02-28	20.00	5518	02-13	680.00
5488*	02-08	1,000.00	5519	02-24	3,508.00
5506	02-01	3,508.00	5520	02-24	3,508.00
5507*	02-01	3,508.00	5521	02-13	125.00
5510	02-06	5,000.00	5522	02-21	700.00
5511	02-01	1,339.00	5523*	02-16	5,949.42
5512*	02-28	200.00	5526	02-28	200.00
5514	02-10	220.01	5527	02-23	21,303.47
5515	02-10	128.05	5528*	02-23	20,396.88
5516	02-15	275.00	5533	02-27	1,658.50
5517	02-17	1,339.00	5534	02-27	655.50

* Skip In Check Sequence

Continued on the next page

Checks

Number	Date	Amount	Number	Date	Amount
5535	02-28	1,900.00	5537	02-27	600.00
5536	02-28	850.00			

* Skip In Check Sequence



Check # 5477 Amount: \$20.00 Date: 02/28/2023

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROPRINTS. THE REVERSE SIDE INCLUDES AN ADDITIONAL WATERMARK.

City National Bank
2855 S. LeJeune Road
Coral Gables, FL 33134
Date: 12/20/2022

Doral Colony Homeowners Association, Inc.
Operating
3300 NW 112 Ave, Unit 18
Coral, FL 33172

Pay to the order of: JUAN MORENO \$20.00

This amount: *** TWENTY AND 00/100 DOLLARS

Juan Moreno
1175 NW 20th Ave
Miami, FL 33125

MEMO: Total 4 Buys at \$0.17 NW 40 Tax

5477

5477 10660043574 0418853206

Check # 5477 Amount: \$20.00 Date: 02/28/2023

20230227624356571487 05 0541
Regions Bank >062000019<

20230227624356571487 05 0541
Regions Bank >062000019<

0028408971
2023-02-28

Check # 5488 Amount: \$1,000.00 Date: 02/08/2023

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROPRINTS. THE REVERSE SIDE INCLUDES AN ADDITIONAL WATERMARK.

City National Bank
2855 S. LeJeune Road
Coral Gables, FL 33134
Date: 01/17/2023

Doral Colony Homeowners Association, Inc.
Operating
3300 NW 112 Ave, Unit 18
Coral, FL 33172

Pay to the order of: DELIA AREOLAB \$1,000.00

This amount: *** ONE THOUSAND AND 00/100 DOLLARS

Delia Areolab

MEMO: Bank

5488

5488 10660043574 0418853206

Check # 5488 Amount: \$1,000.00 Date: 02/08/2023

57211083578 150426 20230207 000000000000000000
CROPER21 1000.00
Doral 0021 84004 5721 0005 0138

00282343617
2023-02-08

Check # 5506 Amount: \$3,508.00 Date: 02/01/2023

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROPRINTS. THE REVERSE SIDE INCLUDES AN ADDITIONAL WATERMARK.

City National Bank
2855 S. LeJeune Road
Coral Gables, FL 33134
Date: 01/17/2023

Doral Colony Homeowners Association, Inc.
Operating
3300 NW 112 Ave, Unit 18
Coral, FL 33172

Pay to the order of: LAW SERVICE INC. \$3,508.00

This amount: *** THREE THOUSAND FIVE HUNDRED AND 00/100 DOLLARS

LAW SERVICE INC.
Miami, FL 33134

MEMO: Bank

5506

5506 10660043574 0418853206

Check # 5506 Amount: \$3,508.00 Date: 02/01/2023

57211083578 150426 20230207 000000000000000000
CROPER21 1000.00
Doral 0021 84004 5721 0005 0138

00282343617
2023-02-08

Check # 5507 Amount: \$3,508.00 Date: 02/01/2023

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROPRINTS. THE REVERSE SIDE INCLUDES AN ADDITIONAL WATERMARK.

City National Bank
2855 S. LeJeune Road
Coral Gables, FL 33134
Date: 01/17/2023

Doral Colony Homeowners Association, Inc.
Operating
3300 NW 112 Ave, Unit 18
Coral, FL 33172

Pay to the order of: LAW SERVICE INC. \$3,508.00

This amount: *** THREE THOUSAND FIVE HUNDRED AND 00/100 DOLLARS

LAW SERVICE INC.
Miami, FL 33134

MEMO: Bank

5507

5507 10660043574 0418853206

Check # 5507 Amount: \$3,508.00 Date: 02/01/2023

57211083578 150426 20230207 000000000000000000
CROPER21 1000.00
Doral 0021 84004 5721 0005 0138

00282343617
2023-02-08

Check # 5510 Amount: \$5,000.00 Date: 02/06/2023

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROPRINTS. THE REVERSE SIDE INCLUDES AN ADDITIONAL WATERMARK.

City National Bank
2855 S. LeJeune Road
Coral Gables, FL 33134
Date: 01/24/2023

Doral Colony Homeowners Association, Inc.
Operating
3300 NW 112 Ave, Unit 18
Coral, FL 33172

Pay to the order of: DORAL MANAGEMENT \$5,000.00

This amount: *** FIVE THOUSAND AND 00/100 DOLLARS

Doral Management
3300 NW 112 Ave, Suite 18 - 2nd Floor
Coral, FL 33172

MEMO: Management Fee (Monthly)

5510

5510 10660043574 0418853206

Check # 5510 Amount: \$5,000.00 Date: 02/06/2023

57211083578 174634 20230203 000000000418853206
TRN_DEBIT TAE4029 5000.00
Doral 0021 84004 5721 0006 0137

0029152662
2023-02-06

Check # 5511 Amount: \$1,339.00 Date: 02/01/2023

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROPRINTS. THE REVERSE SIDE INCLUDES AN ADDITIONAL WATERMARK.

City National Bank
2855 S. LeJeune Road
Coral Gables, FL 33134
Date: 01/24/2023

Doral Colony Homeowners Association, Inc.
Operating
3300 NW 112 Ave, Unit 18
Coral, FL 33172

Pay to the order of: GREEN ISLAND LAWN & PEST, INC. \$1,339.00

This amount: *** ONE THOUSAND, THREE HUNDRED THIRTY-NINE AND 00/100 DOLLARS

Green Island Lawn & Pest, Inc.
P.O. Box 208170
Westwood, FL 33080

MEMO: Lawn and pest control

5511

5511 10660043574 0418853206

Check # 5511 Amount: \$1,339.00 Date: 02/01/2023

57211083578 174634 20230203 000000000418853206
TRN_DEBIT TAE4029 5000.00
Doral 0021 84004 5721 0006 0137

0029152662
2023-02-06

Check # 5512 Amount: \$200.00 Date: 02/28/2023

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROPRINTS. THE REVERSE SIDE INCLUDES AN ARTIFICIAL WATERMARK.

Doral Colony Homeowners Association, Inc.
Operating
3300 NW 112 Ave, Unit 13
Doral, FL 33172

City National Bank
2855 S. Leukuna Road
Coral Gables, FL 33134

Date: 01/24/2023

Pay to the order of: MY LAWN SERVICE INC.

This amount: TWO HUNDRED AND 00/100 DOLLARS

My Lawn Service Inc.
11525 SW 174 St.
Miami, FL 33187

MEMO: Pick up on 02/28/2023

15512 00660043674 0418863206

Check # 5512 Amount: \$200.00 Date: 02/28/2023

1023638677
My Lawn Service

009248709
2023-02-28

Check # 5514 Amount: \$220.01 Date: 02/10/2023

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROPRINTS. THE REVERSE SIDE INCLUDES AN ARTIFICIAL WATERMARK.

Doral Colony Homeowners Association, Inc.
Operating
3300 NW 112 Ave, Unit 13
Doral, FL 33172

City National Bank
2855 S. Leukuna Road
Coral Gables, FL 33134

Date: 02/09/2023

Pay to the order of: DORAL MANAGEMENT

This amount: TWO HUNDRED TWENTY AND 01/100 DOLLARS

Doral Management
3300 NW 112 Ave, Suite 1A - 2nd Floor
Doral, FL 33172

MEMO: Check resolution, paid to owner

15514 00660043674 0418863206

Check # 5514 Amount: \$220.01 Date: 02/10/2023

572116180290 160939 20230209 00000000418863206
TRN_DEBIT TAE4020 220.01
Doral 0021 94204 5721 0008 0072

009248709
2023-02-10

Check # 5515 Amount: \$128.05 Date: 02/10/2023

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROPRINTS. THE REVERSE SIDE INCLUDES AN ARTIFICIAL WATERMARK.

Doral Colony Homeowners Association, Inc.
Operating
3300 NW 112 Ave, Unit 13
Doral, FL 33172

City National Bank
2855 S. Leukuna Road
Coral Gables, FL 33134

Date: 02/09/2023

Pay to the order of: DORAL MANAGEMENT

This amount: ONE HUNDRED TWENTY EIGHT AND 05/100 DOLLARS

Doral Management
3300 NW 112 Ave, Suite 1A - 2nd Floor
Doral, FL 33172

MEMO: Expense Fee January 2023

15515 00660043674 0418863206

Check # 5515 Amount: \$128.05 Date: 02/10/2023

572116180290 160939 20230209 00000000418863206
TRN_DEBIT TAE4020 128.05
Doral 0021 94204 5721 0008 0072

009248709
2023-02-10

Check # 5516 Amount: \$275.00 Date: 02/15/2023

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROPRINTS. THE REVERSE SIDE INCLUDES AN ARTIFICIAL WATERMARK.

Doral Colony Homeowners Association, Inc.
Operating
3300 NW 112 Ave, Unit 13
Doral, FL 33172

City National Bank
2855 S. Leukuna Road
Coral Gables, FL 33134

Date: 02/09/2023

Pay to the order of: FLORIDA UMBRELLA REPAIRS & SALES CO (NAN 2805)

This amount: TWO HUNDRED SEVENTY FIVE AND 00/100 DOLLARS

Florida Umbrella Repairs & Sales Co Inc
15181 SW 45th St
Miami, FL 33157

MEMO: A Check with next Ecom 2/22/23

15516 00660043674 0418863206

Check # 5516 Amount: \$275.00 Date: 02/15/2023

0092751307
2023-02-15

Check # 5517 Amount: \$1,339.00 Date: 02/17/2023

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROPRINTS. THE REVERSE SIDE INCLUDES AN ARTIFICIAL WATERMARK.

Doral Colony Homeowners Association, Inc.
Operating
3300 NW 112 Ave, Unit 13
Doral, FL 33172

City National Bank
2855 S. Leukuna Road
Coral Gables, FL 33134

Date: 02/09/2023

Pay to the order of: GREEN ISLAND LAWN & PEST, INC

This amount: ONE THOUSAND THREE HUNDRED THIRTY NINE AND 00/100 DOLLARS

Green Island Lawn & Pest, Inc
P.O. Box 700170
Miami, FL 33270

MEMO: Lawn and pest facilitation on...

15517 00660043674 0418863206

Check # 5517 Amount: \$1,339.00 Date: 02/17/2023

0091903393
2023-02-17

Check # 5518 Amount: \$680.00 Date: 02/13/2023

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROPRINTS. THE REVERSE SIDE INCLUDES AN ARTIFICIAL WATERMARK.

Doral Colony Homeowners Association, Inc.
Operating
3300 NW 112 Ave, Unit 13
Doral, FL 33172

City National Bank
2855 S. Leukuna Road
Coral Gables, FL 33134

Date: 02/09/2023

Pay to the order of: MCGRATH PROPERTY SERVICES

This amount: SIX HUNDRED EIGHTY AND 00/100 DOLLARS

McGrath Property Services
6127 NW 147th St Suite 104-30
Miami, FL 33185

MEMO: February 2023 Pest Service

15518 00660043674 0418863206

Check # 5518 Amount: \$680.00 Date: 02/13/2023

Seq: 4
Dep: 001124
Date: 02/13/23

0091608293
2023-02-13

For Deposit Only to
McGrath Property Services
Deposited by: 02/13/23
246 DEPOSIT ONLY - MCGRATH PROPE

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THIS DOCUMENT HAS GOLDEN BACKGROUND AND MICROPRINTING. THE DEVERSE SIDE INDICATES AN ARTIFICIAL WATERMARK.

8521

Doral Colony Homeowners Association, Inc.
Operating:
3300 HWY 192 Ave. Unit 13
Doral, FL 33172

City National Bank
2666 S. LeJeune Road
Coral Gables, FL 33134

Date: 02/05/2023

Pay to the
order of: **#REFERRED LOCKSMITH & HARDWARE**

This amount: *** ONE HUNDRED TWENTY-FIVE AND 00/100 DOLLARS

Permitted Locksmith & Hardware
19204 Gulf Bldg 54
Miami, FL 33194

m sw 2

APPROVED

MEMO Broken Key extraction from the 11.

055210 00660043670 0418863205 *

[illegible]

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROPRINTING. THE REVERSE SIDE INCLUDES AN AUTHENTICITY VERIFICATION.

50023

Devel College Homeowners Associale, Inc -
Cape Coral
3300 HWY 142 SW, Unit 13
Coral, FL 33172

City National Bank
2035 S. Lakeside Road
Coral Gables, FL 33134

Date: 06/05/2023

Pay to the
order of: WASTE CONNECTIONS OF FLORIDA

The amount: *** FIVE THOUSAND, NINE HUNDRED FORTY-NINE AND 42/100 DOLLARS

Waste Connections of Florida
P.O. Box 625233
Philadelphia, PA 19106-5233

MEMO: Banknote from 01/01/2023 to 01/01/2024

50023 00000013570 04 68853 20E *

THIS DOCUMENT IS A CONTAINED UNDER GOVERNMENT AND MODERN PRACTICES UNDER THE NATIONAL ARCHIVAL AUTHORITY

Donal Quinlan Management Associates, Inc. -
Quinlan
3030 NW 12 Ave, Unit 10
Doral, FL 33172

City National Bank
3650 S. Lakeside Road
Coral Gables, FL 33134

Date: 02/22/2003

Pay to the
order of: DELMORE TREE SERVICE COMPANY

The amount of: \$260.00

Two hundred and 00/100 DOLLARS:

Delmore Tree Service Company
2535 Southeast Normal
Coral Gables, FL 33133

MEMO Consultant & Miscellaneous services

#5526# #0606043676 0418853206 #

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FOR NOTABLE DEPOSITS ONLY
 CASH ADVANCE & TRUST - FL
 06892388 PAY TO THE ORDER OF
 2/27/2002 \$2,000.00
 009142-8888-88
 2023-02-27-08

Check # 5527 Amount: \$21,303.47 Date: 02/23/2023

THIS DOCUMENT HAS A COLORED BACKGROUND AND AN OVERPRINTED IMAGE. THE REVERSE SIDE CONTAINS AN IDENTICAL WATERMARK.

0527

Doral Colony Humane Association, Inc.
Operating:
5503 NW 112 Ave, Unit 13
Doral, FL 33172

City National Bank
2905 S. Lakeshore Dr
Doral, FL 33134

Date: 02/22/83

Pay to the order of: DORAL COLONY HOA

\$21,383.67

This amount: *** TWENTY-ONE THOUSAND, THREE HUNDRED THREE AND 67/100 DOLLARS

Doral Colony HOA
3500 NW 112 Ave, Suite 18 - 2nd Floor
Doral, FL 33172

70815 2

F A B I (C L) # 4 C D

MEMO Insurance Payment

0527 00660043570 0418853205 *

[illegible]

Check # 5528 Amount: \$20,396.88 Date: 02/23/2023

THIS DOCUMENT HAS A COLOR COPY. EACH COPIED COPY MUST BE REPRODUCED IN THE SAME COLOR. DATE OF REPRODUCTION: 01/11/2011

5328

Doral Colony Homecare Association, Inc.
Cape Coral
3800 HWY 112 Ave. Unit F5
Doral, FL 33172

City National Bank
2800 S. Lois Avenue Road
Doral, Florida, FL 33134

Date: 02/22/2013

Pay to the order of: DORAL COMMON CORPORATION

\$26,265.08

Tax amount: *** TWENTY THOUSAND, THREE HUNDRED NINETY-SIX AND 88/100 DOLLARS

Doral Common Corporation

7m Bto 2

FAIRFIELD

MEMO Doral Common Corp - 2013

155281 10660043372 04188523206

Check # 5528 Amount: \$20,396.88 Date: 02/23/2023

Check # 5533 Amount: \$1,658.50 Date: 02/27/2023

THIS DOCUMENT IS A SOURCE OF INFORMATION AND NOT A SOURCE OF FINANCIAL SUPPORT FOR ANY POLITICAL PARTY OR CANDIDATE

5533

Daryl Calvey Homeowners Association, Inc.
Operating
3309 NW 112 Ave. Unit 13
Doral, FL 33122

City of Miami Beach
2065 E. Lechua Road
Coral Gables, FL 33134

Date: 02/28/2023

Pay to the
order of: MARSHETTA'S SOLUTIONS BOA

31,593.50

The amount: **** ONE THOUSAND SIX HUNDRED FIFTY EIGHT AND 50/100 DOLLARS

Marshetta's Solutions Boe
11470 NW 78 Terrace
Doral, FL 33170

31,593.50

MEMO Aerial Marketing Campaign 40 people

#5533# 0066004367X 0418863705

Check # 5533 Amount: \$1,658.50 Date: 02/27/2023

Check # 5534 Amount: \$655.50 Date: 02/27/2023

[illegible][illegible]

Check # 5535 Amount: \$1,900.00 Date: 02/28/2023

THIS CHECK IS A COLLECTED INSTRUMENT AND MUST BE RETURNED TO THE ISSUING BANK IMMEDIATELY

9535

Dental Colony Homeowners Association, Inc.
Operations
5350 HWY 112 Ave, Unit 13
Doral, FL 33172

City National Bank
2616 E. Las Olas Road
Doral Gardens, FL 33134

Date: 05/22/2003

Pay to the order of: SERVICE ONE USA

\$1,999.00

This amount: **** ONE THOUSAND, NINE HUNDRED AND NINETY DOLLARS

Service One USA
234 Miami Service Way
Doral Springs, FL 33069

MEMO Purpose of Sales, services and

#5353# 0066004367# 0416863206 #

[illegible]

Check # 5536 Amount: \$850.00 Date: 02/28/2023

THIS DOCUMENT HAS BEEN REPRODUCED FROM THE BEST AVAILABLE COPY OF THE ORIGINAL DOCUMENT. IT IS SUBJECT TO SUCH NOTICES AS MAY BE APPEARING HEREON.

David Cabney/HorizonAmerica Associates, Inc.-
Operating
3400 HWY 112A, Unit 13
Doral, FL 33172

City National Bank
2035 S. Lechmere Road
Coral Gables, FL 33134

Date: 02/07/2023

5338

Pay to the
order of: SERVICE ONE USA

This amount: *****EIGHT HUNDRED FIFTY AND 00/100 DOLLARS*****

\$856.00

Service One USA
254 Midland Express Ave
Miami Springs, FL 33166

761602

MEMO: Remittance noted & reconciling.

*****5338***** 00660043670 0118833305 *

Check # 5536 Amount: \$850.00 Date: 02/28/2023

Check # 5537 Amount: \$600.00 Date: 02/27/2023

Doral Colony Homeowners Association, Inc. Operating 5555 NW 112 Ave, Unit 12 Doral, FL 33172		City National Bank 2855 S. LeJeune Road Coral Gables, FL 33134	5537
Date: 02/22/2023			
Pay to the order of:	TERRA JARDIN BY DESIGN, LLC	\$600.00	
This amount:	*** SIX HUNDRED AND 00/100 DOLLARS		
Terra Jardin by Design, LLC 8300 NW 74TH ST Tamarac, FL 33321		<i>m Bto 2</i> F. R. M. C. H. M. C.	
MEMO: Check and related items 6.			
⑈ 5537 ⑈ 600000432 ⑈ 0418853206 ⑈			

Check # 5537 Amount: \$600.00 Date: 02/27/2023

PAY TO THE ORDER OF TERRA JARDIN BY DESIGN, LLC 8300 NW 74TH ST TAMARAC, FL 33321 000000432	PAY TO THE ORDER OF TERRA JARDIN BY DESIGN, LLC 8300 NW 74TH ST TAMARAC, FL 33321 000000432	PAY TO THE ORDER OF TERRA JARDIN BY DESIGN, LLC 8300 NW 74TH ST TAMARAC, FL 33321 000000432	PAY TO THE ORDER OF TERRA JARDIN BY DESIGN, LLC 8300 NW 74TH ST TAMARAC, FL 33321 000000432
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Reconciliation Report

City National Bank

Account Name	Doral Colony Homeowners Association, Inc - New Prime MM (Executive National Bank)
Account Number	0742727576
Ending Statement Date	02/28/2023

Summary

Bank Statement Starting Balance on 01/31/2023	549,347.67
Cleared Deposits and other Increases	284,352.35
Cleared Checks and other Decreases	553,800.00
Cleared ACH Batches and Reversals	0.00
Cleared Balance	279,900.02

Unreconciled Transactions

Unreconciled Deposits and other Increases (0 Items)	
Total	0.00
Unreconciled Checks and other Decreases (0 Items)	
Total	0.00
Unreconciled ACH Batches and Reversals (0 Items)	
Total	0.00
Unreconciled Payments from ACH Batches Generated after Reconciliation Period (0 Items)	
Total	0.00
Unreconciled Checks Voided after Reconciliation Period (0 Items)	
Total	0.00
Unreconciled Receipts Deposited after Reconciliation Period (0 Items)	
Total	0.00
Receipts Reversed after Reconciliation Which Have Not Been Deposited (0 Items)	
Total	0.00
Pending Online Receipts Which Have Not Been Deposited (0 Items)	
Total	0.00

Cleared Transactions

Cleared Deposits and other Increases (4 Items)		
Deposit #71	02/23/2023	21,303.47
Deposit #73	02/03/2023	250,368.73
Journal Entry - February 2023 - Transfer to Reserves 2023	02/01/2023	12,605.00
Journal Entry - Interest Earned	02/28/2023	75.15
Total		284,352.35

Cleared Checks and other Decreases (3 Items)

Check #10083 - Doral Colony HOA	01/24/2023	250,000.00
Check #10084 - Doral Colony HOA	02/10/2023	250,000.00
Check #10085 - M Pierce inc	02/13/2023	53,800.00
Total		553,800.00

Cleared ACH Batches and Reversals (0 Items)

Total		0.00
--------------	--	-------------

Cash Accounts

10404-2: DCOL City National Bank Prime MM	279,900.02
Less Unreconciled Deposits	0.00
Less Unreconciled Receipts Deposited after Reconciliation Period	0.00
Less Receipts Reversed after Reconciliation Which Have Not Been Deposited	0.00
Less Pending Online Receipts Which Have Not Been Deposited	0.00
Plus Unreconciled Checks	0.00
Plus Unreconciled ACH Batches and Reversals	0.00
Plus Unreconciled Payments from ACH Batches Generated after Reconciliation Period	0.00
Plus Unreconciled Checks Voided after Reconciliation Period	0.00
Adjusted Cash Balance	279,900.02
Bank Statement Balance on 02/28/2023	279,900.02
	In Balance



75
YEARS

WE GROW FLORIDA

Page:
Account:

1 of 2
XXXXX7576

Client Service

 Online
citynational.com

 CityTel
1-800-762-CITY (2489)

 Your Banking Center
HOA
P.O. Box 025620
Miami, FL 33102-5620

 Telephone
305-577-7336
800-435-8839

 Your Banking Center Hours
Lobby: Monday - Friday: 9:00am - 5:00pm



DORAL COLONY HOMEOWNERS ASSOCIATION INC
C/O DORAL MANAGEMENT
3300 NW 112 AVE SUITE 3-SECOND FL
DORAL FL 33172



For additional locations
and hours, please visit
citynational.com

NMLS 412469
Member
FDIC



Condo Tiered

Account Summary

Account:	XXXXX7576	Beginning Balance:	\$549,347.67
Last Statement:	January 31, 2023	Ending Balance:	\$279,900.02
This Statement:	February 28, 2023	Average Ledger Balance:	\$529,110.09
		Low Balance:	\$279,824.87
		Interest Earned This Period:	\$75.15
		Interest Earned 2023:	\$167.49
		Days In Period:	28
		Annual Percentage Yield Earned:	0.20%

Daily Activity

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Balance
01-31	Beginning balance			549,347.67
02-01	Webxfr Fr Assoc Int No 863206	12,605.00		561,952.67
02-03	Deposit	250,368.73		812,321.40
02-07	Check # 10083		250,000.00	562,321.40
02-14	Check # 10085		53,800.00	508,521.40
02-23	Office Deposit	21,303.47		529,824.87
02-24	Check # 10084		250,000.00	279,824.87
02-28	Interest	75.15		279,900.02
02-28	Ending totals	284,352.35	553,800.00	279,900.02

Checks

Number	Date	Amount	Number	Date	Amount
10083	02-07	250,000.00	10085	02-14	53,800.00
10084	02-24	250,000.00			

* Skip In Check Sequence

Continued on the next page

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mortgage expertise
at your side.

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NMLS 412469



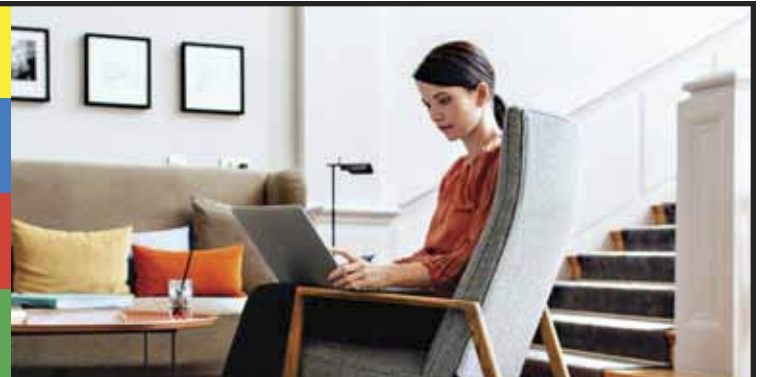
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With fast processing times and token-based authentication, online wire transfers are the safe and efficient way to send personal funds.

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THIS DOCUMENT HAS A COLORED BACKGROUND AND REPRODUCING THE FIGURE MAY INVOLVE AN APPROPRIATE WATERMARK.

City National Bank
2806 S. Lakewood Road
Orlando, FL 32714

Date: 01/24/2003

Doral Colony Homeowners Association, Inc.
New Drive Mall (Downtown National Bank)
5300 HWY 112 Ave. Unit 13
Doral, FL 33172

\$329,000.00

TWO HUNDRED FIFTY THOUSAND AND NOBEN DOLLARS

m Bto 2

Doral Colony HOA
5300 HWY 112 Ave. Suite 13 - 2nd Floor
Doral, FL 33172

FANCIERIO

Memo CDS Lm Gateway

ALICE M. PERSONAL

02122336VE*

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROFILMED. THE FOLLOWING DEED INCLUDES AN AUTOMATIC WATERMARK.

City National Bank
2805 S. Loaysa Road
Oral Broken, FL 33134

10394

Oral Colony Homeowners Association, Inc.
New Pines Key (Executive National Bank)
3300 NW 132 Ave, Unit 13
Oral, FL 33172

Date: 02/10/2023

ORAL COLONY HDA \$250,000.00

TWO HUNDRED FIFTY THOUSAND AND 00/100 DOLLARS

Oral Colony HDA
3300 NW 132 Ave, Suite 13 - 2nd Floor
Oral, FL 33172

7m 36 2

FANNOC (1900)

MEMO: 02/10/2023 10:00:00

10084 00850043571 0742725756

THIS DOCUMENT HAS BEEN REPRODUCED FROM MICROFORMS BY NATIONAL ARCHIVES AT COLLEGE PARK, MARYLAND

City National Bank
2805 S. California Street
Coral Gables, FL 33134

10065A

Date: 02/13/2025

Coral Gables Homeowners Association, Inc.
May Project #12 (Executive Member Bank)
3330 P.W. 112 Ave., Unit 13
Coral G. FL 33132

M PERCE INC

\$53,800.00

FIFTY-THREE THOUSAND, EIGHT HUNDRED AND NO/100 DOLLARS

M Perce Inc
12217 SW 333 St
Miami, FL 33156

7m 315 2

F A H A C L N N C D

NEWCO Rec'd from: 100 Source: Initial

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ADDRESSEE:

FOR DEPOSIT ONLY

FBI PIERCE INC.

ACCT 280058844

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE

REPLY TO FOR FILE NO. _____

NO. _____

DATE _____

TIME _____

BY _____

FILED _____

Reconciliation Report

International Finance Bank

Account Name	Doral Colony Homeowners Association, Inc - NEW CHK (International Bank)
Account Number	2955
Ending Statement Date	02/15/2023

Summary

Bank Statement Starting Balance on 01/15/2023	250,368.73
Cleared Deposits and other Increases	0.00
Cleared Checks and other Decreases	250,368.73
Cleared ACH Batches and Reversals	0.00
Cleared Balance	0.00

Unreconciled Transactions

Unreconciled Deposits and other Increases (0 Items)	
Total	0.00

Unreconciled Checks and other Decreases (0 Items)	
Total	0.00

Unreconciled ACH Batches and Reversals (0 Items)	
Total	0.00

Unreconciled Payments from ACH Batches Generated after Reconciliation Period (0 Items)	
Total	0.00

Unreconciled Checks Voided after Reconciliation Period (0 Items)	
Total	0.00

Unreconciled Receipts Deposited after Reconciliation Period (0 Items)	
Total	0.00

Receipts Reversed after Reconciliation Which Have Not Been Deposited (0 Items)	
Total	0.00

Pending Online Receipts Which Have Not Been Deposited (0 Items)	
Total	0.00

Cleared Transactions

Cleared Deposits and other Increases (0 Items)	
Total	0.00

Cleared Checks and other Decreases (1 Item)		
Payment Ref 012581 - Doral Colony Homeownwers Assoc Reserve	02/03/2023	250,368.73
Total		250,368.73

Cleared ACH Batches and Reversals (0 Items)	
---	--

Total	0.00
Cash Accounts	
10420-2: DCOL International Finance Bank - New CD	0.00
Less Unreconciled Deposits	0.00
Less Unreconciled Receipts Deposited after Reconciliation Period	0.00
Less Receipts Reversed after Reconciliation Which Have Not Been Deposited	0.00
Less Pending Online Receipts Which Have Not Been Deposited	0.00
Plus Unreconciled Checks	0.00
Plus Unreconciled ACH Batches and Reversals	0.00
Plus Unreconciled Payments from ACH Batches Generated after Reconciliation Period	0.00
Plus Unreconciled Checks Voided after Reconciliation Period	0.00
Adjusted Cash Balance	0.00
Bank Statement Balance on 02/15/2023	0.00
	In Balance



International Finance Bank

TAILORED SOLUTIONS WITH A HUMAN TOUCH

P.O. Box 441900

Miami, FL 33144-9954

1347780

DORAL COLONY HOMEOWNERS ASSOCIATION, INC
3300 NW 112 AVE SUITE 13- 2ND FLOOR
Doral FL 33172-5905

Date 2/15/23
Images

Page 1
1

CHECKING ACCOUNT

Account Type: DORAL COLONY HOMEOWNERS ASSOCIATION, INC

IFB offers 24/7 online and mobile access for IOS & Android.

Call or email your IFB Preferred Banker to enroll today.

You must enroll before downloading the IFB Mobile Banking app.

Benefits: View your accounts, transfer or send money, deposit checks, pay bills

IFB Bus MMDA Dom		Number of Images	1
Account Number	Acct Ending 2955	Statement Dates	1/17/23 thru 2/15/23
Previous Balance	250,368.73	Days in the statement period	30
Deposits/Credits	.00	Average Ledger Bal	83,456.24
1 Checks/Debits	250,368.73	Average Collected Bal	83,456.24
Service Charge	.00		
Interest Paid	.00		
Current Balance	.00	2023 Interest Paid	43.89

	Total For This Period	Total Year-to-Date
Total Overdraft item fees	\$.00	\$.00
Total Return item fees	\$.00	\$.00

Activity in Date Order

Date	Description	Amount	Balance
1/27	Purchase of Cashier's Check	250,368.73-	.00

Interest Rate Summary

Date	Interest Rate
1/16	0.200000%
1/27	0.000000%

RECONCILIATION INSTRUCTIONS

Date _____

[illegible]

Reconcile your statement in the space provided below.

Enter bank balance from statement			
Add deposits not credited by bank (if any)			
TOTAL			
Subtract total of checks not paid			
CHECKBOOK BALANCE ➡			

Explanation of Balance on Which the Interest Charge is Computed

What To Do If You Think You Find A Mistake On Your Statement

International Finance Bank
P.O. Box 441900
Miami, Florida 33144-1900
305-648-8800

- **Account Information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **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 mistake.

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.

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- 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 amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

In Case of Errors or Questions About Your Electronic Transfers, Telephone us at 305-646-8900 or Write us at the International Finance Bank, P.O. Box 441900, Miami, Florida 33144-1900 as soon as you can, 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.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) 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 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.



Check 0 Amount \$250,368.73 Date 1/27/2023

CHECKING
ADVANCE OF CHARGE

INTERNATIONAL FINANCE BANK
MIAMI, FL

ACCOUNT
NUMBER 4202955

DATE
1/27/23

APPROVED BY

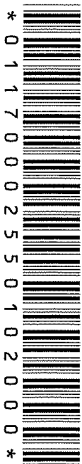
WE DEBIT YOUR ACCOUNT AS FOLLOWS	
	AMOUNT
Doral Colony Homeowners Association, Inc. In order to close account.	250,368.73

↓ TOTAL AMOUNT ↓

Doral colony Homeowners
Association, Inc. \$ 250,368.73

⑆0506⑉0131⑆ 4202955⑈ 050

Check 0 Amount \$250,368.73 Date 1/27/2023



Reconciliation Report

Bank OZK

Account Name	Doral Colony - Bank OZK - MM
Account Number	2804341228
Ending Statement Date	02/28/2023

Summary

Bank Statement Starting Balance on 12/31/2022	250,270.68
Cleared Deposits and other Increases	80.26
Cleared Checks and other Decreases	250,000.00
Cleared ACH Batches and Reversals	0.00
Cleared Balance	350.94

Unreconciled Transactions

Unreconciled Deposits and other Increases (0 Items)	
Total	0.00
Unreconciled Checks and other Decreases (0 Items)	
Total	0.00
Unreconciled ACH Batches and Reversals (0 Items)	
Total	0.00
Unreconciled Payments from ACH Batches Generated after Reconciliation Period (0 Items)	
Total	0.00
Unreconciled Checks Voided after Reconciliation Period (0 Items)	
Total	0.00
Unreconciled Receipts Deposited after Reconciliation Period (0 Items)	
Total	0.00
Receipts Reversed after Reconciliation Which Have Not Been Deposited (0 Items)	
Total	0.00
Pending Online Receipts Which Have Not Been Deposited (0 Items)	
Total	0.00

Cleared Transactions

Cleared Deposits and other Increases (2 Items)		
Journal Entry - Interest Earned	01/31/2023	58.32
Journal Entry - Interest Earned	01/31/2023	21.94
Total		80.26
Cleared Checks and other Decreases (1 Item)		
Journal Entry - To transfer money to open a new CD at OZK	02/28/2023	250,000.00
Total		250,000.00

Cleared ACH Batches and Reversals (0 Items)

Total	0.00
--------------	-------------

Cash Accounts

10423-2: DCOL Bank OZK - MM	350.94
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Less Unreconciled Deposits	0.00
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Less Unreconciled Receipts Deposited after Reconciliation Period	0.00
--	------

Less Receipts Reversed after Reconciliation Which Have Not Been Deposited	0.00
---	------

Less Pending Online Receipts Which Have Not Been Deposited	0.00
--	------

Plus Unreconciled Checks	0.00
--------------------------	------

Plus Unreconciled ACH Batches and Reversals	0.00
---	------

Plus Unreconciled Payments from ACH Batches Generated after Reconciliation Period	0.00
---	------

Plus Unreconciled Checks Voided after Reconciliation Period	0.00
---	------

Adjusted Cash Balance	350.94
------------------------------	---------------

Bank Statement Balance on 02/28/2023	350.94
--------------------------------------	--------

In Balance



Call 800-274-4482

Email info@ozk.com

Visit ozk.com

Member FDIC

115917-01A**059925



DORAL COLONY HOMEOWNERS ASSOCIATION INC

RESERVE

3300 NW 112TH AVE, STE 13

DORAL FL 33172-5059

Statement Date: 02/28/2023

Account Number: 2804341228

Effective February 1, 2023, Bank OZK will no longer assess a Return of Deposited Item Fee or a Return of Non-U.S. Item Fee. The Schedule of Fees has been updated to reflect this change.

ASSOCIATION SERVICES BUS MM ACCOUNT - 2804341228

PREVIOUS STATEMENT BALANCE AS OF 01/31/23:	250,292.62
PLUS 1 DEPOSITS AND OTHER CREDITS:	58.32
LESS 1 CHECKS AND OTHER DEBITS:	250,000.00
CURRENT STATEMENT BALANCE AS OF 02/28/23:	350.94
NUMBER OF DAYS IN THIS STATEMENT PERIOD:	28

OTHER TRANSACTIONS

DATE	DESCRIPTION	DEBITS	CREDITS
02/22	CD Funding	250,000.00	
02/28	INTEREST		58.32

	TOTAL FOR THIS PERIOD	TOTAL YEAR TO DATE
TOTAL OVERDRAFT FEES	0.00	0.00
TOTAL RETURNED ITEM FEES	0.00	0.00

BALANCE BY DATE

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
02/22	292.62	02/28	350.94				

PAYER FEDERAL ID NUMBER: 71-0130170

INTEREST PAID YEAR TO DATE: 80.26

INTEREST EARNED THIS STATEMENT PERIOD

AVERAGE LEDGER BALANCE:	187,792.62
INTEREST EARNED:	58.32
INTEREST PAID THIS PERIOD:	58.32
ANNUAL PERCENTAGE YIELD EARNED:	.41%

List outstanding checks, ATM withdrawals, check card transactions, or any electronic transactions below.

ENTER HERE

\$

\$

\$

\$

TOTAL

\$

\$

YOUR BALANCE

OUR BALANCE

\$

 Bank OZK

800-274-4482

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

00012362



Certificate of Deposit Receipt

This receipt is issued to:

DORAL COLONY HOMEOWNERS ASSOCIATION INC
3300 NW 112 AVE
SUITE # 13-2ND FLOOR
DORAL, FL 33172

Ocean Bank
West Hialeah Branch
1801 West 4 Avenue
Hialeah, FL 33010

Account Number: 252541068728

IRA Number: _____

Amount \$ 250,000.00

Date Opened 02/23/2023

Term 12 Month(s)

Maturity Date 02/23/2024

Interest Rate 5.000000 %

Annual Percentage Yield 5.00%

The account evidenced by this receipt is subject to and further explained in the terms and conditions contained in the account agreement and account disclosures. The account is Not Negotiable and Not Transferable. Only the items checked apply.

- ☒ Fixed Interest Rate ☐ Variable Interest Rate
☐ Additions Permitted
☒ Automatically Renewable ☐ Single Maturity (not automatically renewable) ☐ Callable ☐ Notice Account

Interest will be:

- ☐ mailed to the owner(s).
☒ added to principal (compounded).
☐ paid to _____ account No. _____
☒ paid every 12 Month(s)



ASSOCIATION SERVICES

NEW CERTIFICATE OF DEPOSIT ACCOUNT INFORMATION AND ADDENDUM TO CERTIFICATE OF DEPOSIT SIGNATURE CARD

Managing Agent Information: All information must be completed.

Request Date: 02/06/2023

Property Management Company (Managing Agent/Authorizing Agent): SELF

Requestor Name/Title: DELIA ARCELUS

Telephone Number: 305-591-8715 X201

Email Address: DARCELUS@DORALMANAGEMENT.COM

Association/Depositor Information: All information must be completed.

Legal Name of Association/Depositor: DORAL COLONY HOMEOWNERS ASSOCIATION, INC.

Association Tax ID/EIN: 59-2245305 Telephone Number for Association: 305.591.8715

Date Association Incorporated: 03/03/1982 State of Association Incorporation/Organization: FLORIDA

Association Physical Street Address (Do Not Use PO Box), City, State, Zip: 3300 NW 112TH AVE, STE 13, DORAL, FL 33172

Account Mailing/Alternate Address (P.O.Box), City State, Zip: 3300 NW 112TH AVE, STE 13, DORAL, FL 33172

Association Identifier: N/A

Number of Units: 86 ACH Frequency: QUARTERLY Estimated Assessment Amount: 550

All Accounts are governed by the terms and conditions set forth herein, in the Association Signature Card Terms and Conditions, all addenda thereto and in the following Bank OZK (herein throughout "Bank") documents: the Property Management Authorization and Association Signature Card Signer Addendum and/or Property Management Company Authorized Signer Addendum (if applicable); Association Authorization and Resolution to Appoint Property Management Company as Managing Agent (if applicable); Terms and Conditions; Terms and Conditions Addendum; Business Online Banking/Treasury Management Master Terms and Conditions and all related resolutions, authorizations and Applications; Online Banking and Bill Payment Agreement for Business; Unlawful Internet Gambling Enforcement Act (UIGEA) Disclosure; Funds Availability Policy Disclosure; and any other governing documents related to the Account(s) including any online banking arrangements or treasury Service agreements applicable to the Account(s) and all amendments and addenda thereto. The Association and Managing Agent agree to be bound by Bank's Account and Service Agreements. Association and Managing Agent acknowledge receiving and reading a copy of Bank's Account Terms and Conditions and the Business Online Banking/Treasury Management Master Terms and Conditions, the documents listed above and all related Service agreements, applications, authorizations and resolutions.

Please note that entity documentation for the Association, if not submitted herewith, must be provided to Bank within thirty (30) days or the Account(s) will automatically be closed. This includes, but is not limited to, proof of good standing for the Association and a certified copy of the Articles of Incorporation or Meeting Minutes with SS4 Form (for non-incorporated Associations). Bank reserves the right to require any additional documents it deems necessary in its sole and absolute discretion.

Accounts Requested:

Choose Account(s)	Term Requested	Initial Deposit \$	Via (ACH/Wire/Check)	Originating Institution
AS Certificate of Deposit	13 MONTH 4.5% APY	250,000.00	TRANSFER	OZK 2804341228
AS Certificate of Deposit				
AS Certificate of Deposit				
AS Certificate of Deposit				
AS Certificate of Deposit				
AS Certificate of Deposit				

Authorized Signers:

Since the Association has retained the Property Management Company ("Managing Agent") listed above to have authority to act in regard to the Association account(s) (herein throughout "Account(s)") as Managing Agent, Authorizing Agent and Authorized Signer, the Property Management Company Authorization and Association Signature Card Signer Addendum (herein referenced throughout as "Managing Agent Authorization") must be provided, the terms of which are incorporated herein by reference.

The Property Management Company/Authorizing Agent represents and certifies that the Association has appointed Property Management Company as an Authorizing Agent for the Association and has authorized Property Management Company to appoint Authorized Signers on the Account(s) pursuant to this New Certificate of Deposit Account Information and Addendum to Certificate of Deposit Signature Card form ("New CD Account Form") and certain other addenda and authorizations, including but not limited to, an Association Resolution to Appoint Property Management Company as Managing Agent, a Property Management Company Authorized Signer Addendum or any Property Management Company Authorization and Association Signature Card Signer Addendum, as applicable and as may be amended from time to time. The Property Management Company, through its Authorized Agents, are also Authorized Signer(s) with the authority to conduct transactions on the Association's behalf. Bank is authorized to process transactions initiated or approved by such persons. The Bank may already have on file a Property Management Company Authorized Signer Addendum and/or Property Management Company Authorization and Association Signature Card Signer Addendum for the Property Management Company appointed as Managing Agent by the Association and/or an Association Resolution to Appoint Property Management Company as Managing Agent and/or any other applicable addenda appointing Authorized Signers to act in regard to the Accounts and the same is incorporated herein by reference and shall remain in full force and effect in regard to the Account(s) opened pursuant to this New CD Account Form or any other Account addenda, unless and until Bank receives a written revocation or amendment of the same in a form acceptable to Bank, and Bank has had a reasonable time to act upon the same. Capitalized terms shall have the meaning set forth in the documents referenced above unless expressly stated otherwise.

Date: 02/06/2023 Branch: 1899 [ASSOCIATION SERVICES]

Employee: LARRY JONES

Account(s) may be later opened following that are not listed herein, but are subject to all terms of the Association Signature Card Agreement and the Property Management Company Authorized Signer Addendum and/or Property Management Company Authorization and Association Signature Card Signer Addendum for the Property Management Company and/or an Association Resolution to Appoint Property Management Company as Managing Agent and/or any other applicable addenda, terms and conditions, resolutions, authorizations and any addenda thereto.

Authorized Signers for the Accounts referenced herein are designated pursuant to a Property Management Company Authorization and Association Signature Card Signer Addendum, Association Authorization and Resolution to Appoint Property Management Company as Managing Agent form, Association Signer Addendum, Property Management Signer Addendum or other addenda or signer authorization form currently on file with Bank, the terms of which are incorporated herein by reference.

Authorized Signers Currently Designated:

- ☐ Authorized Signers for the Accounts referenced herein are designated pursuant to a Property Management Company Authorization and Association Signature Card Signer Addendum, Association Authorization and Resolution to Appoint Property Management Company as Managing Agent form, Association Signer Addendum, Property Management Signer Addendum or other addenda or signer authorization form currently on file with Bank, the terms of which are incorporated herein by reference.

Other Authorized Signers:

- ☒ Check this box if the Authorizing Agent/Managing Agent represents and certifies that the Association appoints each of the following persons as Authorized Signers on the Account(s) referenced herein, with the authority to conduct transactions on the Association's behalf, Bank is authorized to process transactions initiated or approved by such persons. The following Authorized Signers may conduct any transaction allowed by Bank related to each Account(s) listed herein, as well as any Association Signature Card Account Addenda. All personal information must be completed.

Accounts Signers:

Legal Name	Title	SSN	Legal Name	Title	SSN
SCOTT WEISBURD	PRESIDENT				
ROBERTO CENDOYA MERCADE	VICE PRESIDENT				
MARTHA AIELS BLOCK	SECRETARY				
LAURENT M DE JAHAM	DIRECTOR				

Property Management Company Representations and Warranties/Indemnifications:

Managing Agent represents to Bank that it has been retained by the Association and is authorized to act on Association's behalf in regard to the Accounts and Services obtained from Bank and is acting within the Authorized Powers granted to Managing Agent as Authorizing Agent pursuant to an agreement between the Managing Agent and the Association and pursuant to the terms of the Association Resolution to Appoint Property Management Company as Managing Agent, and/or Property Management Company Authorized Signer Addendum and/or any Property Management Company Authorization and Association Signature Card Signer Addendum, and/or other applicable resolutions, authorizations and addenda, including but not limited to, certain addenda designating Authorized Signers/Agents for the Managing Agent as all may be amended from time to time with or without notice to Association and as may have been provided to Bank prior to Account opening. The above-referenced documents authorize the Managing Agent to act as Authorizing Agent for the Association to open and close Accounts with Bank and obtain Business Online Banking/Treasury Management Services and other services from Bank and further designate certain additional Authorized Signers/Agents for the Managing Agent to act on behalf of the Association. Managing Agent, for itself and as Authorizing Agent and on behalf of the Association, assumes full responsibility for the authorizations and Authorized Powers given to the Managing Agent in regard to the Association Accounts and Services obtained from the Bank. Managing Agent, on its behalf and on behalf of the Association, shall promptly notify Bank in writing if Association revokes such Authorized Powers or terminates the Managing Agent or the Managing Agent otherwise ceases to serve as an Authorizing Agent or Managing Agent for the Association.

General Authorizations. Managing Agent on behalf of the Association authorizes and agrees that: Bank is designated to provide Association the financial accommodations requested herein, subject to Bank rules and regulations from time to time. All prior transactions obligating Association to Bank by or on behalf of the Association are ratified by submittal of this New CD Account Form. Any Agent, while acting on behalf of the Association, is authorized, subject to any expressed restrictions, to make all other arrangements with Bank, which are necessary for the effective exercise of the powers indicated within this Authorization. The signatures of the Agents are conclusive evidence of their authority to act on behalf of the Association.

Authority. The Authorizing Agent represents and certifies that the Association has the authority to open and conduct business on the Account(s) and each Agent/Authorized Signer acting on behalf of the Association represents that the Association is validly and legally organized and existing and has authorized the opening of the Account(s) and that each person/entity named as an Authorized Signer/Agent are authorized and have authority to bind the Association in all transactions regarding the Account(s) as set forth therein. Bank may require the governing body of the Association opening the Account(s) to give Bank a separate authorization stating who is authorized to act on behalf of the Association. Bank is authorized to follow the directions of any person designated as having authority or any person who has apparent authority to act on the Association's behalf and/or on behalf of the Managing Agent until Bank receives written notice that such authority has been terminated and Bank has had reasonable time to act upon that notice. Bank will not honor any change in authorization to act in regard to the Account(s) until Bank actually receives written notice of a change from the governing body of the Association. The Managing Agent and the Association shall produce all documents that Bank reasonably requests to evidence authority to transact business in regard to the Account(s). Bank may require that any resolutions affecting the Account(s) be on Bank forms.

Managing Agent represents and certifies that from time to time Managing Agent's employees or agents may submit this New CD Account Form or other request to Bank and Bank is permitted to rely on the apparent and/or implied authority of such employees and/or agents regardless of whether such particular employee and/or agent is a named Authorized Signer or User in regard to the Accounts and/or the Services so long as the same is reasonable under the circumstances. Bank may also deny the submittal of any New CD Account Form in its sole discretion.

INDEMNIFICATION FOR RELIANCE ON APPARENT AND IMPLIED AUTHORITY OF AGENTS. Managing Agent and Association hereby agree to indemnify defend, release, and hold harmless Bank and its Affiliates, directors, officers, shareholders, employees, and Agents, individually and collectively, from and against any liability incurred by Bank in reliance upon the statements made herein or in any related authorizations, resolutions, transactions or agreements and any other representations made to Bank by employees and/or apparent agents and/or implied agents of Managing Agent and/or Association.

Date: **02/06/2023** Branch: **1899 [ASSOCIATION SERVICES]**

Employee: **LARRY JONES**

GENERAL INDEMNIFICATION. Managing Agent and the Association hereby agree to indemnify, defend, release, and hold harmless Bank and its Affiliates, directors, officers, shareholders, employees, and Agents, individually and collectively, from and against any liability incurred by Bank in reliance upon the statements made herein or in any related authorizations, resolutions or agreements with Bank and the Authorized Powers given the Managing Agent and Authorized Signers by and on behalf of the Association therein and any other representations made to Bank by Managing Agent and/or the Association.

NO DUTY TO MONITOR ACCOUNTS. Bank assumes no duty, and shall have no obligation, to monitor the Account(s) or transaction(s) by the Agent(s)/Authorized Signers to ensure that funds are being handled properly. Bank is under no obligation to track or question the receipt, deposit, or use of checks or other funds deposited to the Account(s). Notwithstanding the above, Bank may refuse to accept further deposits to the Account(s), may freeze an Account(s), and/or may close an Account(s) in the event: (a) Association notifies Bank of its intention to terminate its Agreement with Bank; (b) there is a dispute between the Association and the Managing Agent regarding any Account or Service or (c) Bank is uncertain for any reason regarding any Agent/Authorized Signer's authority to conduct transactions in regard to the Account(s) and/or Services obtained from Bank.

Regardless of whether the Signature Card, certain other authorizations, resolutions, or other documents contain language that requires two or more signatures for items drawn on the Account(s), such provision is solely for personal or internal control purposes. Association agrees that so long as any such item bears at least one authorized signature, Bank is not liable if Bank pays an item that does not have the required number of signatures. Therefore, by directing Bank to open such Accounts, it is agreed that all Authorized Signers represent that they have the authority acting alone to make withdrawals and may withdraw or transfer all or any part of the Account(s) balance at any time. Each Authorized Signer authorizes each other person who signs or has authority to make withdrawals to endorse any item payable to Association or to order for deposit to any one of the Account(s) or any other transaction with Bank. This provision is not applicable to the extent multiple signatures are required by law.

THIS IS NOT A POWER OF ATTORNEY. Nothing herein shall be construed as creating a power of attorney under any applicable state or federal law governing powers of attorney unless such agency or relationship between the parties is established by a separate power of attorney instrument.

Certificate of Deposit Additional Terms and Conditions:

The Certificate of Deposit Signature Card and any other addendum(s) executed and/or provided in connection herewith contain additional terms and conditions for the Depositor's time deposit and are incorporated herein by reference. This is also the Truth-In-Savings disclosure for those Depositors entitled to one. There may be additional terms and conditions on the Certificate of Deposit Signature Card and other addendum(s) executed and/or provided in connection herewith, some of which may explain or expand on the terms herein. Association/Depositor and/or Managing Agent should keep a copy of this form, the Certificate of Deposit Signature Card provided by Bank in regard to the Accounts and any addendum(s) thereto for Association's records.

Transaction Limitations. Depositor cannot make additional deposits to this Account during a term (other than credited interest). Depositor cannot withdraw principal from this Account without our consent except on or after maturity. (For Accounts that automatically renew, there is a grace period after each renewal date during which withdrawals are permitted without penalty.) In certain circumstances, such as the death or incompetence of an Account owner, the law permits, or in some cases, requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan. The Authorizing Agent whose signature appears herein and on relevant authorizations and resolutions agrees that all Account(s) owned by the Depositor will be governed by the terms set forth in other governing documents related to the Account(s) and the Authorizing Agent acknowledges receipt of the same as amended by Bank from time to time. The Authorizing Agent also acknowledges receipt of at least one copy of these Account documents.

Maturity Date. The Accounts shall mature in accordance with the term requested above and approved by Bank, which shall be confirmed by Bank when the terms and conditions of the Accounts are provided by Bank.

Rate Information. The interest rate for the Accounts shall be as provided in the terms and conditions of the Accounts provided by Bank. This interest rate will be paid until the Maturity Date. Interest shall begin to accrue on the business day Association/Depositor deposits any noncash item (for example, a check).

Interest. The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings. If Association/Depositor closes the Account before interest is credited, the Association/Depositor will not receive the accrued interest.

Minimum Balance Requirement. Depositor must make a minimum deposit to open the Account of \$1,000.00 Depositor must maintain this minimum balance on a daily basis to earn the annual percentage yield disclosed.

Early Withdrawal Penalty. If we consent to a request for a withdrawal that is otherwise not permitted Depositor may have to pay a penalty. If the term is for one (1) year or less, the penalty will be an amount equal to ninety (90) days interest. If the term is for more than one (1) year, the penalty will be an amount equal to one hundred eighty-two (182) days interest.

Automatic Renewal Policy: This Account will automatically renew on the maturity date. Interest will accrue after maturity. Each renewal term will be beginning on the maturity date (unless Bank notifies Depositor, in writing, before a maturity date, of a different term for renewal). Depositor must notify Bank in writing before, or within a ten (10) day grace period after, the maturity date if Depositor does not want this Account to automatically renew. Interest earned during one term that is not withdrawn during or immediately after that term is added to principal for the renewal term. The rate for each renewal term will be determined by Bank on or just before the renewal date. Depositor may call Bank on or shortly before the maturity date and we can tell Depositor what the interest rate will be for the next renewal term. On Account(s) with terms of longer than one month we will remind Depositor in advance of the renewal and tell Depositor when the rate will be known for the renewal period. See Depositor plan disclosure if this Account is part of an IRA or Keogh.

Endorsements. One (1) Endorsement is needed for a withdrawal or any other purpose. This means, for example, that if two Depositors sign the signature card but only one endorsement is necessary for withdrawal then either of Depositor may request withdrawal of the entire Account at any time. Unless otherwise specified in writing, only one endorsement is required to withdraw funds from this Account. These same rules apply to define the names and the number of Depositor who can request Bank's consent to a transfer.

ELECTRONIC SIGNATURES/ELECTRONIC TRANSMITTAL. The undersigned agrees that this Addendum, the Signature Card and any disclosures, notices, documents, terms and conditions, resolutions, authorizations or addenda related thereto or related to the consummation of the transaction and Services contemplated may be executed, scanned and transmitted electronically and electronic signatures shall be deemed original signatures for purposes of this Addendum, the Signature Card, the Accounts, all other addenda and all matters related thereto, with such scanned and electronic signatures having the same legal effect as original signatures in accordance with the Electronic Signatures in Global and National Commerce Act ("E-Sign Act"), Title 15, United States Code, Sections 7001 et seq., the Uniform Electronic Transaction Act ("UETA") and any applicable state law. This Addendum, the Signature Card, and any disclosures, notices, documents, terms and conditions, resolutions, authorizations or addenda related to this Addendum, the Signature Card or the Accounts that is accepted, executed or agreed to in conformity with such laws and will be binding on each party as if it were physically executed.

Date: 02/06/2023 Branch: 1899 [ASSOCIATION SERVICES]

Employee: LARRY JONES

By signing below, the Managing Agent and the Association hereby agree to be bound to the terms as set forth herein and in the Signature Card and to abide by the terms of the agreement(s) governing the Account(s) and Services and further certify under the penalties of perjury that the information provided herein is true and correct.

31 C.F.R. 1010.230 CERTIFICATION OF BENEFICIAL OWNERS OF LEGAL ENTITY CUSTOMERS

To help the government fight financial crime, Federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes. The information provided here is true and correct.

This certification must be completed by the person opening a new account on behalf of a legal entity (Association) with any of the following U.S. financial institutions: (i) a bank or credit union; (ii) a broker or dealer in securities; (iii) a mutual fund; (iv) a futures commission merchant; or (v) an introducing broker in commodities. For the purposes of this form, a legal entity includes a corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or a foreign country. Legal entity does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.

You are required to provide the name, address, date of birth and Social Security number (or passport number or other similar information, in the case of non-U.S. persons) for the following individuals (i.e., the beneficial owners): (i) Each individual, if any, who owns, directly or indirectly, twenty-five percent (25%) or more of the equity the legal entity customer (e.g., each natural person that owns twenty-five percent (25%) or more of the shares of a corporation); and (ii) An individual with significant responsibility for managing the legal entity customer (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer).

The number of individuals that satisfy this definition of "beneficial owner" may vary. Under section (i), depending on the factual circumstances, up to four individuals (but as few as zero) may need to be identified. Regardless of the number of individuals identified under section (i), you must provide the identifying information of one individual under section (ii). It is possible that in some circumstances the same individual might be identified under both sections (e.g., the President of Acme, Inc. who also holds a 30% equity interest). Thus, a completed form will contain the identifying information of at least one individual (under section (ii)), and up to five individuals (i.e., one individual under section (ii) and four 25% equity holders under section (i)). The financial institution may also ask to see a copy of a driver's license or other identifying document for each beneficial owner listed on this form.

Please check the boxes that apply:

- ☒ A certification of beneficial ownership is already on file with the Bank and such information is current.
- ☐ There is currently no certification of beneficial ownership on file with the Bank and/or such information has changed. If this box is checked, please also complete the following (check all that apply):
- ☐ An individual directly or indirectly, through a contract, arrangement, understanding, relationship or otherwise, owns 25 percent or more of the equity interests of the legal entity listed above (Association). Note that if the requisite ownership threshold in the legal entity (Association) is owned by a trust, then the trustee must be identified. If this box is checked, a separate Certification of Beneficial Owners of Legal Entity must be completed.
- ☐ There is one individual with significant responsibility for managing the legal entity (Association) listed above, such as: an executive officer or senior manager (e.g. Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or any other individual who regularly performs similar functions.

If this box is checked, please provide the following information for one individual with significant responsibility for managing the legal entity (Association) listed above, such as an executive officer or senior manager (e.g. Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or any other individual who regularly performs similar functions:

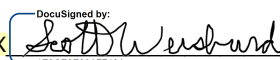
Name: _____ Title of Person: _____
 Date of Birth: _____ If U.S. Citizen, Social Security Number: _____
 Address (Residential or Business): _____
 If Non-U.S. Citizen, Passport Number/Similar Number and Country of Issuance: _____

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means: When an Account is opened, the Bank will ask for each Signer's name, address, date of birth, and other information (e.g., a driver's license) to help Bank identify you. Bank also may ask to see the articles of incorporation or other organizational records pertaining to the relevant entity or entities

I, SCOTT WEISBURD (name of natural person opening account), hereby certify, to the best of my knowledge, that the information provided herein is complete and correct. The undersigned also acknowledges that the Legal Entity named above will be obligated to notify the Financial Institution of any change in the beneficial ownership information in this Certification.

SIGNATURES. By signing, I certify that I have the authority, as Authorizing Agent, to act on behalf of the Association and I agree to the terms contained in this Association Signature Card on behalf of the Association and all agreements, applications and terms and conditions governing the Accounts and Services with Bank. I also acknowledge receipt of a copy of this document.

By signing below, you agree to abide by the terms of the agreement(s) governing the Account(s) and Services.

Signature of Authorizing Agent/U.S. Person: X  Date: 3/9/2023 | 09:37 EST

Date: 02/06/2023 Branch: 1899 [ASSOCIATION SERVICES] Employee: LARRY JONES

FOR BANK USE ONLY:

☒ Certification of Beneficial Ownership form for Association confirmed by up to date and accurate.

By: X. LOPEZ CASTILLO (bank employee)

Comments: _____

	First Initial, Last Name/Email Address
1. 6901969113	1. SWEISBURD/SCOTTW@WEISBURD-EISEN.COM
2.	2. RCMERCADE/RMERCADE@YAHOO.COM rcmercade@yahoo.com
3.	3. MBLOCK/KAHNBLOCK@COMCAST.NET
4.	4. LDEJAHAM/LAUDEJA@BELLSOUTH.NET
5.	5.
6.	6.
	7.
	8.
	9.
	10.
	11.
	12.



ASSOCIATION CERTIFICATE OF DEPOSIT SIGNATURE CARD ADDENDUM

Date Opened 02/22/2023 Term: 13Months Tax ID: 59-2245305 Account Number: 6901969113

Dollar Amount of Deposit: Two Hundred Fifty Thousand Dollars And No Cents

Issuer: Bank OZK, an Arkansas banking corporation

This Time Deposit is Issued to (Legal Name of Depositor/Association):

DORAL COLONY HOMEOWNERS ASSOCIATION, INC.

OWNERSHIP OF ACCOUNT - BUSINESS PURPOSE

Type of Business: CORPORATION NOT FOR PROFIT NAICS Code: 813990 State of Organization: FLORIDA

Date Association Incorporated: 03/03/1982 Telephone Number: 305 5915715

Physical Street Address (Do Not Use PO Box), City, State, Zip: 3300 NW 112TH AVE, STE 13 DORAL FL 33172

Mailing Address (If different from above), City, State, Zip: 3300 NW 112TH AVE, STE 13 DORAL FL 33172

NOT NEGOTIABLE - NOT TRANSFERABLE. ADDITIONAL TERMS ARE BELOW. This form and any addendum(s) executed in connection herewith contain the terms for Depositor's time deposit. This is also the Truth-In-Savings disclosure for those Depositors entitled to one. There are additional terms and conditions on this form and on that certain Association Certificate of Deposit Signature Card, some of which explain or expand on those below. Depositor should keep a copy of this form and any addenda for Depositor's records.

If the Association has retained a Property Management Company ("Managing Agent") that the Association wishes to have authority to act in regard to the Association account(s) (herein throughout "Account(s)") as Managing Agent, Authorizing Agent and Authorized Signer, the Property Management Company Authorization and Association Signature Card Signer Addendum (herein referenced throughout as "Managing Agent Authorization") must be provided, the terms of which are incorporated herein by reference.

All Accounts are governed by the terms and conditions set forth herein, all addenda thereto and in the following Bank OZK (herein throughout "Bank") documents: the Property Management Authorization and Association Signature Card Signer Addendum and/or a Property Management Company Authorized Signer Addendum (if applicable); Association Authorization and Resolution to Appoint Property Management Company as Managing Agent (if applicable); Terms and Conditions; Terms and Conditions Addendum; Business Online Banking/Treasury Management Master Terms and Conditions and all related resolutions, authorizations and Applications; Online Banking and Bill Payment Agreement for Business; Unlawful Internet Gambling Enforcement Act (UIGEA) Disclosure; Funds Availability Policy Disclosure; and any other governing documents related to the Account(s) including any online banking arrangements or treasury Service agreements applicable to the Account(s) and all amendments and addenda thereto. Managing Agent, on behalf of the Association, acknowledges receipt of the above referenced documents, which may be amended by Bank from time to time in its sole discretion.

The Managing Agent Authorization and any other applicable addenda, as may be amended from time to time, are incorporated herein by reference and shall remain in full force and effect in regard to the Account(s) closed and/or opened pursuant to this Signature Card and any addenda thereto, unless and until Bank receives a written revocation of the same in a form acceptable to Bank and Bank has had a reasonable time to act upon the same. Account(s) may be opened following the creation of this Signature Card, which are not listed herein, but are subject to all terms of this Signature Card Agreement and the Managing Agent Authorization, terms and conditions, resolutions, authorizations and any addenda thereto.

The following Account(s) were opened following the original execution of the Association Certificate of Deposit Signature Card. By signing below, the Authorized Signer(s) hereby agree that the terms of the Association Certificate of Deposit Signature Card are applicable to the following Account(s) and the terms of the same are incorporated into this Association Certificate of Deposit Signature Card Addendum as if fully set forth herein. The Authorized Signer(s) designated in the Association Certificate of Deposit Signature Card or any applicable addenda are authorized to transact business on behalf of the Depositor/Entity. All information must be completed.

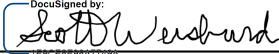
SUBSEQUENT AUTHORIZATION OF MANAGING AGENT Should the Association later appoint a Property Management Company ("Managing Agent") as an Authorized Agent/Authorized Signers on the Account(s) pursuant to certain addenda, resolutions and authorizations, including but not limited to, an Association Authorization Resolution to Appoint Property Management Company as Managing Agent, a Property Management Company Authorized Signer Addendum or Property Management Company Authorization and Association Signature Card Signer Addendum, then such Property Management Company shall be, through its Authorized Agents, Authorized Signer(s) with the authority to conduct transactions on the Association's behalf and Bank would be authorized to process transactions initiated or approved by such persons in accordance with the terms of such resolutions, authorizations and addenda provided to Bank. At the time of such appointment, Bank may already have on file a Property Management Company Authorized Signer Addendum or Property Management Company Authorization and Association Signature Card Signer Addendum designating certain Agents/Authorized Signers for such Managing Agent. Should Association later appoint a Managing Agent, such addenda, resolutions and/or authorizations already on file with Bank and designating the Authorized Agents/Authorized Signers for the Managing Agent shall then be incorporated herein and remain in full force and effect in regard to the Account(s) opened pursuant to this Association Signature Card, as the same may be amended from time to time with or without notice to the Association, unless and until Bank receives a written revocation or amendment of the same in a form acceptable to Bank and Bank has had a reasonable time to act upon the same.

ELECTRONIC SIGNATURES/ELECTRONIC TRANSMITTAL. This Addendum, the Signature Card and any disclosures, notices, documents, terms and conditions, resolutions, authorizations or addenda related thereto or related to the consummation of the transaction and Services contemplated therein may be executed, scanned and transmitted electronically and electronic signatures shall be deemed original signatures for purposes of this Addendum, the Signature Card, the Accounts, all addenda and all matters related thereto, with such scanned and electronic signatures having the same legal effect as original signatures in accordance with the Electronic Signatures in Global and National Commerce Act ("E-Sign Act"), Title 15, United States Code, Sections 7001 et seq., the Uniform Electronic Transaction Act ("UETA") and any applicable state law. This Addendum, the Signature Card, and any disclosures, notices, documents, terms and conditions, resolutions, authorizations or addenda related to this Addendum, the Signature Card or the Accounts that is accepted, executed or agreed to in conformity with such laws and will be binding on each party as if it were physically executed.

Date: 02/22/2023 Branch: 1899 [ASSOCIATION SERVICES] Employee: Xiomara Lopez Castil [e012822]

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain , verify and record information that identifies each person who open an account. What this means: When you open an Account, Bank OZK will ask for your name, address, date of birth, and other information (e.g., driver's license) to help Bank OZK identify you. Bank OZK also may ask to see your articles of incorporation or other organizational records pertaining to the relevant entity.

SIGNATURES. By signing, I certify that I have the authority, as Authorizing Agent, to act on behalf of the Association and I agree to the terms contained in this Association Certificate of Deposit Signature Card Addendum on behalf of the Association and all agreements, addenda, applications and terms and conditions governing the Accounts and Services with Bank. I also acknowledge receipt of a copy of this document.

Signature of Authorizing Agent:		Facsimile Signature:	
X DocuSigned by: 			
Printed Legal Name: SCOTT WEISBURD		Title: PRESIDENT	

Certificate of Deposit

Account Number: 6901969113

Subtitle (if any): COMMERCIAL CD

Date Opened: 02/22/2023

Maturity Date: This Account matures 03/22/2024 (see below for renewal information.)**Rate Information:** The interest rate for this Account is 4.402 % with an annual percentage yield of 4.50 %.

This rate will be paid until the maturity date specified above. Interest begins to accrue on the business day you deposit any noncash item (for example, a check).

Interest. Interest will be compounded: Monthly Interest will be credited: Compound

The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings. If Depositor closes the Account before interest is credited, Depositor will not receive the accrued interest.

Minimum Balance Requirement. Depositor must make a minimum deposit to open the Account of \$1,000.00.

Depositor must maintain this minimum balance on a daily basis to earn the annual percentage yield disclosed.

Withdrawals of Interest. Interest is accrued and credited during a term can be withdrawn at maturity.**Early Withdrawal Penalty.** If Bank consents to a request for a withdrawal that is otherwise not permitted Depositor will have to pay a penalty. If the term is for less than one (1) year, the penalty will be an amount equal to ninety (90) days interest on the amount withdrawn. If the term is for more than one (1) year, the penalty will be an amount equal to one hundred eighty-two (182) days interest on the amount withdrawn.**Renewal Policy:** This Account will automatically renew on the maturity date. Interest will accrue after maturity.**For Accounts that Automatically Renew.** Each renewal term will be renewed for the time period of the original term, beginning on the maturity date (unless we notify you, in writing, before a maturity date, of a different term for renewal). You must notify us in writing before, or within a ten (10) day grace period after, the maturity date if you do not want this Account to automatically renew. Interest earned during one term that is not withdrawn during or immediately after that term is added to principal for the renewal term. The rate for each renewal term will be determined by us on or just before the renewal date. You may call us on or shortly before the maturity date and we can tell you what the interest rate will be for the next renewal term. On Accounts with terms of longer than one month we will remind you in advance of the renewal and tell you when the rate will be known for the renewal period. See your plan disclosure if this Account is part of an IRA or Keogh.**Endorsements.** The number of Endorsements needed for withdrawal or any other purpose is one (1) endorsement. This means, for example, that if two of you sign the signature card but only one endorsement is necessary for withdrawal then either of you may request withdrawal of the entire Account at any time. Unless otherwise specified in writing, only one endorsement is required to withdraw funds from this Account. These same rules apply to define the names and the number of you who can request our consent to a transfer.

Legal Name of Association:
DORAL COLONY HOMEOWNERS
ASSOCIATION, INC.

Association Signature Card Authorized Signer Addendum:

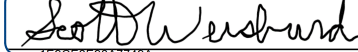
The following Agents/Authorized Signer(s) are added and/or deleted and/or Account access and/or Account authority is changed as designated below. The Agents/Authorized Signer(s) previously identified on the Association Signature Card associated herewith and as may have been amended pursuant to other Association Signature Card Authorized Signer Addenda and/or any Property Management Company Authorized Signer Addenda are authorized to transact business on behalf of the Association as more fully set forth in the Association Signature Card associated herewith and the Agents/Authorized Signer(s) designated below hereby agree that the terms of such Association Signature Card are applicable to such Agents/Authorized Signer(s) and are incorporated into this Association Signature Card Authorized Signer Addendum as if fully set forth herein.

59-2245305

ELECTRONIC SIGNATURES/ELECTRONIC TRANSMITTAL. The undersigned agrees that this Addendum and all documents that are necessary for the consummation of the transactions and Services contemplated therein may be executed, scanned and transmitted electronically and electronic signatures shall be deemed original signatures for purposes of this Addendum and all matters related thereto, with such scanned and electronic signatures having the same legal effect as original signatures in accordance with the Electronic Signatures in Global and National Commerce Act ("E-Sign Act"), Title 15, United States Code, Sections 7001 et seq., the Uniform Electronic Transaction Act ("UETA") and any applicable state law. This Addendum accepted, executed or agreed to in conformity with such laws will be binding on each party as if it were physically executed.

SIGNATURES. By signing, I certify that I have the authority, as Authorizing Agent/Authorized Signer, to act on behalf of the Association and I agree to the terms contained in the Association Signature Card and all addenda, authorizations and resolutions related thereto. I also acknowledge receipt of a copy of these documents.

DocuSigned by:

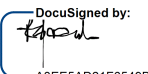


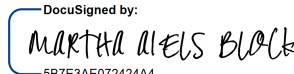
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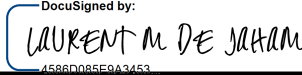
Signature of Authorizing Agent or Authorized Signer

Date

Add ☒ Delete ☐		
Signature (____): X	DocuSigned by: 	Facsimile Signature: X
Printed Legal Name: SCOTT WEISBURD		Title: PRESIDENT
Authorized Accounts (identify by last 4 digits): 9113		

Add ☒ Delete ☐		
Signature (____): X	DocuSigned by: 	Facsimile Signature: X
Printed Legal Name: ROBERTO CENDOYA MERCADE		Title: VICE PRESIDENT
Authorized Accounts (identify by last 4 digits): 9113		

Add ☒ Delete ☐		
Signature (____): X	DocuSigned by: 	Facsimile Signature: X
Printed Legal Name: MARTHA AIELS BLOCK		Title: SECRETARY
Authorized Accounts (identify by last 4 digits): 9113		

Add ☒ Delete ☐		
Signature (____): X	DocuSigned by: 	Facsimile Signature: X
Printed Legal Name: LAURENT M DE JAHAM		Title: DIRECTOR
Authorized Accounts (identify by last 4 digits): 9113		

Date: **02/22/2023** Branch: **1899 [ASSOCIATION SERVICES]**

Employee: **Xiomara Lopez Castil [e012822]**

Legal Name of Association:
DORAL COLONY HOMEOWNERS
ASSOCIATION, INC.

59-2245305

Association Signature Card Authorized Signer Addendum:

The following Agents/Authorized Signer(s) are added and/or deleted and/or Account access and/or Account authority is changed as designated below. The Agents/Authorized Signer(s) previously identified on the Association Signature Card associated herewith and as may have been amended pursuant to other Association Signature Card Authorized Signer Addenda and/or any Property Management Company Authorized Signer Addenda are authorized to transact business on behalf of the Association as more fully set forth in the Association Signature Card associated herewith and the Agents/Authorized Signer(s) designated below hereby agree that the terms of such Association Signature Card are applicable to such Agents/Authorized Signer(s) and are incorporated into this Association Signature Card Authorized Signer Addendum as if fully set forth herein.

ELECTRONIC SIGNATURES/ELECTRONIC TRANSMITTAL. The undersigned agrees that this Addendum and all documents that are necessary for the consummation of the transactions and Services contemplated therein may be executed, scanned and transmitted electronically and electronic signatures shall be deemed original signatures for purposes of this Addendum and all matters related thereto, with such scanned and electronic signatures having the same legal effect as original signatures in accordance with the Electronic Signatures in Global and National Commerce Act ("E-Sign Act"), Title 15, United States Code, Sections 7001 et seq., the Uniform Electronic Transaction Act ("UETA") and any applicable state law. This Addendum accepted, executed or agreed to in conformity with such laws will be binding on each party as if it were physically executed.

SIGNATURES. By signing, I certify that I have the authority, as Authorizing Agent/Authorized Signer, to act on behalf of the Association and I agree to the terms contained in the Association Signature Card and all addenda, authorizations and resolutions related thereto. I also acknowledge receipt of a copy of these documents.

DocuSigned by:

Signature of Authorizing Agent or Authorized Signer

3/9/2023 | 09:37 EST

Date

Add ☐	Delete ☒	
Signature (<u>N/A</u>): X		Facsimile Signature: X
Printed Legal Name: FRANCISCO S ANNICCHIARICO		Title:
Authorized Accounts (identify by last 4 digits): 9113 1228		

Add ☐	Delete ☒	
Signature (<u>N/A</u>): X		Facsimile Signature: X
Printed Legal Name: JESSE ALBERT JONES		Title: DIRECTOR
Authorized Accounts (identify by last 4 digits): 9113 1228		

Add ☐	Delete ☒	
Signature (<u>N/A</u>): X		Facsimile Signature: X
Printed Legal Name: FERNANDO PALLARES		Title:
Authorized Accounts (identify by last 4 digits): 9113 1228		

Add ☐	Delete ☐	
Signature (<u> </u>): X		Facsimile Signature: X
Printed Legal Name:		Title:
Authorized Accounts (identify by last 4 digits):		

Date: **02/22/2023** Branch: **1899 [ASSOCIATION SERVICES]**

Employee: **Xiomara Lopez Castil [e012822]**

Terms and Conditions of Your Account

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- | | |
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(1) Important Information about Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

(2) Agreement

This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of Florida and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. summarize some laws that apply to common transactions;
2. establish rules to cover transactions or events which the law does not regulate;
3. establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

"Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

(3) Liability

You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

(4) Deposits

We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

(5) Withdrawals

Generally. Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated Checks. A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and Withdrawal Rules. If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash Withdrawals. We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

(5) Withdrawals, Continued

Multiple Signatures, Electronic Check Conversion, and Similar Transactions. An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of Withdrawal. We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

(6) Ownership of Account and Beneficiary Designation

These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Single-Party Account. Such an account is owned by one party.

Multiple-Party Account. Such an account is payable on request to one or more of two or more parties, whether or not a right of survivorship is mentioned.

Multiple-Party Account - Tenancy by the Entireties. The account is owned by two parties who are married to each other and hold the account as tenants by the entirety.

(7) Rights at Death

Single-Party Account. At the death of a party, ownership passes as part of the party's estate.

Multiple-Party Account With Right of Survivorship. At death of party, ownership passes to the surviving party or parties.

Multiple-Party Account Without Right of Survivorship. At death of party, deceased party's ownership passes as part of deceased party's estate.

Single-Party Account With Pay-on-Death Designation. At death of the party, ownership passes to the designated pay-on-death beneficiaries and is not part of the party's estate.

Multiple-Party Account With Right of Survivorship and Pay-on-Death Designation. At death of last surviving party, ownership passes to the designated pay-on-death beneficiaries and is not part of the last surviving party's estate.

(8) Business, Organization, and Association Accounts

Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is

(8) Business, Organization, and Association Accounts, Continued

authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

(9) Stop Payments

The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law, it must be made in a signed and dated writing, and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. Your stop-payment order is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

(10) Telephone Transfers

A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

(11) Amendments and Termination

We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

(12) Notices

Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

(13) Statements

Your Duty to Report Unauthorized Signatures, Alterations, and Forgeries. You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your Duty to Report Other Errors or Problems. In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors Relating to Electronic Fund Transfers or Substitute Checks *(For consumer accounts only)*. For information on errors relating to electronic fund transfers (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Duty to Notify if Statement Not Received. You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

(14) Direct Deposits

If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

(15) Temporary Account Agreement

If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

(16) Setoff

We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

(17) Check Processing

We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements.

We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

(18) Check Cashing

We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

(19) Truncation, Substitute Checks, and Other Check Images

If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to

(19) Truncation, Substitute Checks, and Other Check Images, Continued

retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

(20) Remotely Created Checks

Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

(21) Unlawful Internet Gambling Notice

Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

(22) ACH and Wire Transfers

This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

(23) Facsimile Signatures

Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by

(23) Facsimile Signatures, Continued

whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

(24) Convenience Account Agent (Single-Party Accounts only)

A convenience account, as defined by Florida law, means a deposit account other than a certificate of deposit, in the name of one individual, in which one or more individuals have been designated as agent with the right to make deposits to and withdraw funds from or draw checks on such account on the owner's behalf. A single individual is the owner, and the agent is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the agent may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the agent. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The owner may terminate the agency at any time, and the agency is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of agency, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of a convenience account agent.

(25) Restrictive Legends or Indorsements

The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

(26) Account Transfer

This account may not be transferred or assigned without our prior written consent.

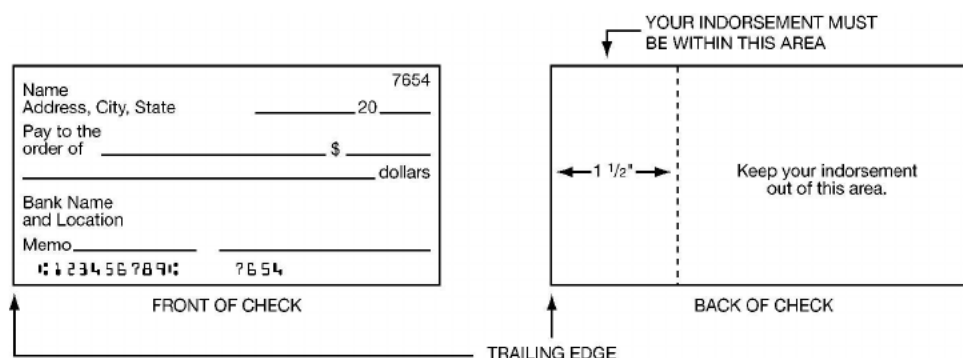
(27) Indorsements

We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g., additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

(27) Indorsements, Continued

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.



It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement, or information you have printed on the back of the check obscures our indorsement. These indorsement guidelines apply to both personal and business checks.

(28) Death or Incompetence

You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

(29) Fiduciary Accounts

Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

(30) Credit Verification

You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

(31) Legal Actions Affecting Your Account

If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

(32) Account Security

Duty to Protect Account Information and Methods of Access. It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Positive Pay and Other Fraud Prevention Services. Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue: a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

(33) Telephonic Instructions

Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

(34) Monitoring and Recording Telephone Calls and Consent to Receive Communications

Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- ◆ Your consent is limited to your account, and as authorized by applicable law and regulations.
- ◆ Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

(35) Claim of Loss

The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

(36) Early Withdrawal Penalties (and involuntary withdrawals)

We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

(37) Address or Name Changes

You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

(38) Resolving Account Disputes

We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

(39) Waiver of Notices

To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

[This space intentionally left blank.]

(40) Additional Terms



ADDITIONAL DISCLOSURES

TERMS AND CONDITIONS ADDENDUM

This addendum, together with the account terms and conditions and all other documents, disclosures, schedules and agreements pertaining to your account constitute the account agreement (collectively, the "agreement").

Subaccounts. If the account is a demand deposit account or a negotiable order of withdrawal (NOW) account, it will be a master account consisting of two subaccounts: a transaction subaccount and a non-transaction subaccount. The two subaccounts and the transactions between them are for the purpose of improving our efficiency and have no effect on your account or your ability to use it. The amount of interest you earn, the fees you incur, and your periodic account statements are not affected. We will maintain information on the two subaccounts for regulatory reporting purposes only. All statements will consolidate the two subaccounts into the master account and show it as a single account. At the beginning of each statement period, we will allocate the balance in the master account between the two subaccounts based on formulas we can periodically change. All your items will be posted against the transaction subaccount. If additional funds are needed, we automatically (without charge) transfer available funds from the non-transaction subaccount (again, without charge). Federal regulations limit preauthorized transfers from the non-transaction to the transaction subaccount for the remainder of that statement period. The full collected balance in both subaccounts will be available at all times to pay your items.

Law, Jurisdiction, and Venue. This agreement is governed by federal law and the laws of the state where the account is located. If you opened the account in person at one of our branch offices, then the account is located in the state where you opened the account. If you opened the account by telephone, mail, online (digitally) or through other remote means and the Bank has no branch offices in the state where you reside, your account is located and maintained in Arkansas and the laws of Arkansas shall govern.

Waiver of Jury Trial. You knowingly, willingly irrevocably waive your right to a jury trial in any dispute with us, including but not limited to any dispute arising from this agreement, your account and any services related thereto. Such disputes may be tried before a judge only.

Waiver of Class Actions. You agree that the transactions of each depositor of this bank arises from a unique relationship between the bank and its depositor such that damages that may arise as a result of a violation or alleged violation of this agreement or the laws and regulations governing this agreement are not the same for all depositors and therefore not appropriate for class action treatment. **YOU WAIVE YOUR RIGHT TO PARTICIPATE IN A CLASS ACTION AGAINST THIS BANK EITHER AS A MEMBER OF A PUTATIVE CLASS OR AS LEAD PLAINTIFF IN ANY DISPUTE AGAINST THE BANK.**

Arbitration. You or we may require that any controversy or claim relating to this agreement, or breach of it be resolved through arbitration administered by the American Arbitration Association under its commercial rules. Judgment on any award rendered by the arbitrator may be entered in any court having jurisdiction.

Amendments and Alterations. You agree that the terms and conditions and Disclosures governing your account and any services related thereto may be amended by us from time to time. We will notify you of amendments as required by applicable law. Your continued use of the account and any services related thereto evidence your agreement to any amendments. Notices will be sent to the most recent address shown on the account records. Only one notice will be given in the case of joint account holders.

Payment of Interest. Interest will be calculated and paid in accordance with the Disclosures.

Accounts with a Zero Balance. Accounts that maintain a zero (\$0) balance for a 45 calendar day period will be automatically closed with no additional notice provided.

Large Cash Withdrawals. We may require advance notice for large cash withdrawals from your account or to cash a large check (including official items) to ensure we have sufficient cash on hand to honor your request. We may also restrict large cash withdrawals from your account due to security concerns. We may require large cash withdrawals be made with adequate security in place, for example, with an armored courier that is acceptable to us. Any security required by us for a large cash withdrawal will be at your expense. To complete a large cash withdrawal or to cash a large check we may ask you to sign a document releasing us from any liability. We may refuse the withdrawal if you do not agree with these conditions.

Interactive Voice Response Terms and Conditions. Interactive Voice Response (IVR) is the automated telephone system you interact with when you call the Customer Care Team. You can request to receive a one-time text while utilizing IVR to obtain information such as, but not limited to, the bank routing number, bank mailing address, or the available balance of your account. Message and data rates may apply to texts. Participating mobile carriers include Alltel, AT&T, Boost Mobile, MetroPCS, Nextel, Sprint, T-Mobile®, U.S. Cellular®, Verizon Wireless, and Virgin Mobile USA. The Bank and mobile carriers are not liable for delayed or undelivered messages. For questions about texts received, send the word **HELP** in response to any text from us or call the Customer Care Team at **1-800-274-4482**. At any time, view our Privacy Policy here: static.ozk.com/assets/privacy-notice.pdf.

NOTICE OF POTENTIAL DISCLOSURE OF NEGATIVE INFORMATION TO CONSUMER REPORTING AGENCIES

This notice is being furnished pursuant to the Fair Credit Reporting Act (15 U.S.C. 1681) as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACT Act).

We may report information about your account to credit bureaus. Late payments, missed payments, overdrafts, unpaid negative balances or other defaults on your account may be reflected in your credit report.

WIRE TRANSFER SERVICES

The following applies to Wire Transfer Services that you send or receive through us. Wire Transfers are subject to Article 4A of the Uniform Commercial Code, as adopted by the state whose law applies to the Account that you are using for the Wire Transfer Service ("Article 4A"). Wire Transfer Services are also subject to your Account Terms and Conditions, related documents and notices, and any applicable authorization or wire detail form, which are all incorporated herein by reference. In the event of an inconsistency between such documents and the terms herein, these provisions control those matters related to Wire Transfer Services. Notwithstanding anything to the contrary, if you are also a party to the Business Online Banking/Treasury Management Master Terms and Conditions Agreement with us, that agreement shall control Wire Transfers made using our Treasury Management services. If you have a specific agreement with us for Wire Transfer Services, these provisions supplement that agreement to the extent these provisions are not inconsistent. **If you are also enrolled in Wire Transfer Services via our online banking platform, you should transmit such Wire Transfer requests using that online platform's service and its Security Procedures. However, if that online platform is unavailable, or if you desire to request a particular transfer by off-line means, then the Security Procedures referenced herein shall govern those off-line Wire Transfer requests.**

A "Payment Order" is an instruction to us, from or in your name, to pay or cause another financial institution to pay money to a beneficiary. A "Wire Transfer" or "Funds Transfer" is the series of transactions, beginning with any Payment Order, made for the purpose of making payment to the beneficiary of the order. Wire Transfers made pursuant hereto are not "electronic funds transfers" under Regulation E and these terms and conditions do not apply to Wire Transfers governed by the Electronic Funds Transfer Act, Federal Reserve Board Regulation E, or transfers by check, draft, or other written item, except that federal law provides for certain rights in connection with a Remittance Transfer. A "Remittance Transfer" is an electronic transfer of funds initiated from a consumer account located in the United States primarily for personal, family, or household purposes to a designated beneficiary located outside the United States. Additional disclosures may be provided at the time of a Remittance Transfer.

We have cutoff times for processing Payment Orders. Cutoff times vary depending upon the type of Payment Order. We may treat Payment Orders we receive after a cutoff time as if received the next business day. We will tell you our cutoff times upon request. We are not obligated to accept any Payment Order that you give us. We may reject your Wire Transfer request if you have insufficient funds in your Account or if your Payment Order is unclear or incomplete or if for any other reason the Payment Order is unsatisfactory to us. If we accept a Payment Order you give us, we may receive payment by automatically deducting from your Account the amount of the Payment Order plus the amount of any fees for our services. We are entitled to payment on the payment or execution date. Unless your Payment Order specifies otherwise, the payment or execution date is the date we receive the Payment Order, subject to applicable cutoff times. In placing the Payment Order, you must select a financial institution ("beneficiary bank") to receive it. You may instruct the beneficiary bank to credit an account or hold the funds for the beneficiary. The beneficiary bank is responsible for following your instructions and letting the beneficiary know when the funds become available. If you specify an account number to credit, you are acknowledging the following three things: (1) you know that the beneficiary bank may credit an account based on that account number; (2) the beneficiary bank is not obligated to verify that the account number belongs to the intended beneficiary of the transfer; and (3) any losses resulting from an incorrect account number or other misidentification of the beneficiary are your responsibility and not ours.

When you place an order for a Wire Transfer, we will follow a Security Procedure established for your protection and ours to verify that the Wire Transfer has been properly authorized. Upon our receipt of a Wire Transfer request, we will (A) complete the authentication process by positively identifying/authenticating you per our Customer Identity Verification Procedure, which may include the use of a phrase or password, text code process, out of wallet questions, DocuSign Access Code or other Wire Authorization Code, or a call to you at the telephone number identified for you in our core platform or an email to you at the email identified for you or any one of your authorized agents. A "Wire Authorization Code" is any alphanumeric or numerical code assigned to you or other code or unique identifier assigned to you to authorize a Wire Transfer request. (B) We will verify the Wire Transfer details with you and obtain your approval and verification in regard to other relevant information in accordance with our Security Procedures. (C) Upon receipt of the fully verified and approved Wire Transfer details, we will complete the Wire Transfer request. The authorizations, call back procedures, Wire Authorization Codes and our other processes and procedures, as applicable, are referenced herein as "Security Procedures" and are established to authenticate the identity of the person attempting to gain access to the Wire Transfer Service. You agree to indemnify and hold us harmless for any Wire Transfer not made as the result of our inability to successfully verify a Wire Transfer via our Security Procedures. In any event, you agree that we may conclusively presume that any person at the phone number or email address listed in our system for you or someone who otherwise possesses the Wire Authorization Code or other Customer Identity Verification information, is authorized to approve and verify a Wire Transfer request on your behalf. You understand that the Security Procedures are designed only to verify the source of the Wire Transfer instruction and not to detect errors in the content of that instruction or to prevent duplicate transfers. The specific procedure utilized will depend on the means by which you provide instructions to us. You acknowledge and agree that our Security Procedures are commercially reasonable and agree to be bound by the resulting transfer, whether or not authorized by you, provided that we have accepted the Payment Order in accordance with our established Security Procedures. We shall be entitled to conclusively rely upon any Payment Order given in compliance with the Security Procedures. Any instructions, directions, or other information provided by you or any other party utilizing the Security Procedures will be deemed to have been authorized by you, and we may rely upon, and will be indemnified and held harmless by you for acting upon, any such direction, instruction, or information. If we do not follow the agreed Security Procedures but can prove the Wire Transfer request was originated or made by or for your benefit, then you will still be liable for the Wire Transfer amount plus Wire Transfer fees incurred. You acknowledge that unsecured (i.e., unprotected, unencrypted) email is not a secure means of transmission of sensitive and/or confidential information. You agree we may accept Payment Orders via secured and unsecured email or through other electronic communication means, such as through DocuSign, from any person purporting to be an authorized agent that is given in compliance with the Security Procedures.

All Wire Transfers will be reflected on your periodic bank statement. In some cases, we may also notify you in writing or electronically. You are responsible to review each statement or other such notice from us for any discrepancies in connection with Wire Transfers or other payment orders and promptly report such discrepancies to our Wire Department. In no event will we be liable with respect to any Wire Transfer or other payment order unless we receive notification from you of a discrepancy within thirty (30) calendar days after you received notification of the acceptance of the Wire Transfer or payment order, or sixty (60) days after the date of the acceptance of the Wire Transfer or other payment order, whichever is earlier. Failure to notify us of any discrepancy within sixty (60) days of the date of the Account statement precludes you from asserting any such discrepancy against us and we are relieved of any obligation to pay interest on or otherwise compensate you for the amount of any unauthorized or erroneous Wire Transfer. If we can prove that you failed to perform either of these duties with respect to an erroneous payment and that we incurred a loss as a result of the failure, you are liable to us for the amount of the loss not exceeding the amount of your order. We will usually use electronic means to transfer money for you. We may, however, use any banking channel or other facility. We will not be liable for any delay or failure to send your Wire Transfer due to circumstances beyond our control. We will not be liable to you for any delay or failure to execute your Wire Transfer due to the acts or omissions of any intermediary or beneficiary bank. In no event will we be liable for any consequential or incidental damages, including lost profits, in connection with your Wire Transfer. If you decide to cancel or change your Payment Order, you may do so only if we receive your instructions before we have sent the Wire Transfer and provided we have a reasonable time to act on your instructions. In general, after we have sent your Wire Transfer, you will not be able to cancel or change it unless the beneficiary bank consents to such a request. We and/or the beneficiary bank may impose a charge for canceling or changing a Wire Transfer and for any required currency conversion. We will not be liable to you for any losses resulting from the failure of the beneficiary bank to cancel or change your Wire Transfer.

We may receive instructions to pay funds to your Account. Notice of your incoming Wire Transfers will be deemed to have occurred when you receive your periodic bank statement, or another notice from us, containing a credit to your Account for the funds received. We may receive Wire Transfers directly from the sender, through a funds transfer system or through some other communication system. To the extent not prohibited by applicable law, Wire Transfers are irrevocable and our sole obligation is only to exercise ordinary care in processing them. We are not responsible for any losses or delays that occur as a result of any other party's involvement in processing any Wire Transfer.

A "Reverse Wire Transfer Request" (also known as a "Drawdown Request") is a Fedwire request from another financial institution instructing us to send funds from your designated Bank OZK Account to an account at the requesting financial institution. You authorize us to accept a request for a Reverse Wire Transfer Request from you or your authorized agent. Such request will be deemed accepted by us when we execute it. Since a Reverse Wire Transfer Request will only be executed on business days prior to the cutoff time established by us from time to time, any request received on a day other than a business day, or after the established cutoff time, will be treated as being received on the next business day. We may reject any Reverse Wire Transfer Request in excess of the available balance in the Account or for any other reason in our discretion. We shall have no responsibility or liability for any information provided in a Reverse Wire Transfer Request that is inaccurate, incomplete or otherwise incorrect. You agree that your obligation to pay the amount of a Reverse Wire Transfer Request is not excused in such circumstances. Your authorization shall remain in effect until you have provided us with written notice of cancellation of such authorization and we have had a reasonable period of time to act upon such notice.

Prior to sending a Remittance Transfer in an amount greater than \$15.00, we will provide a disclosure of the transaction details and information provided by applicable law, such as the exchange rate and fees assessed by us. If you continue with the Remittance Transfer after receiving such disclosure, we will provide you with a receipt or proof of payment after making the transfer. You have the right to cancel a Remittance Transfer and obtain a refund of all funds paid to us, including any fees, as long as you contact us within 30 minutes of payment for the transfer unless the funds have been picked up or deposited. To cancel a transfer, you must notify us by calling (844) 479-8502 and identifying the transaction you want to cancel. If you believe an error has occurred with respect to a Remittance Transfer, you must call (844) 479-8502. You must notify us within 180 calendar days after the "availability date" shown on the disclosure provided to you at the time of your Remittance Transfer request. When you contact us, please tell us (i) your name and contact information, (ii) the name of the funds recipient and, if you know it, his or her contact information, (iii) the date and amount of the Wire Transfer, (iv) the confirmation number from your disclosure, and (v) the error or problem with the Remittance Transfer and why you believe it is an error or problem. We will determine whether an error occurred within 90 days after you contact us and we will correct any error promptly. We will tell you the results within three business days after completing our investigation. You can also contact us for a written explanation of your rights. If we decide there was no error, we will send you a written explanation. If you are not satisfied with our response, you can also submit a complaint to the Consumer Financial Protection Bureau at www.consumerfinance.gov or by calling (855) 411-CFPB (2372) or by submitting a written complaint to the Arkansas State Bank Department, #1 Commerce Way, Suite 401, Little Rock, Arkansas 72202. You can also contact the Arkansas State Bank Department for further information at 501-324-9019 or visit their website at www.arkansas.gov/bank. You may ask for copies of any documents we used in our investigation. To the extent the terms herein are inconsistent with the Regulation E Remittance Transfer rules and such rules do not allow variance by agreement, the Regulation E Remittance Transfer rules will apply to Remittance Transfers without affecting the validity of any other provision hereunder.

You agree we may amend any term herein without prior notice or obligation to you. Your continued use of the Wire Transfer Service(s) following the effective date of any amendment(s) shall constitute your acceptance of the same.

DISCLAIMER OF WARRANTIES. BANK OZK MAKES NO WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, WITH RESPECT TO THE WIRE TRANSFER SERVICE, THE USE OF THE WIRE TRANSFER SERVICE, OR THAT THE SERVICE WILL MEET YOUR SPECIFIC REQUIREMENTS. BANK OZK DISCLAIMS ANY AND ALL IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

LIMITATION OF LIABILITY. YOU AGREE THAT BANK OZK SHALL HAVE NO LIABILITY TO YOU FOR ACTIONS BANK OZK TAKES, OR FAILS TO TAKE, IN CONNECTION WITH WIRE TRANSFER SERVICES PERFORMED, EXCEPT SUCH LIABILITY AS MAY BE CAUSED BY THE GROSS NEGLIGENCE, FRAUD, OR WILLFUL MISCONDUCT OF BANK OZK, ITS EMPLOYEES OR AGENTS. IN NO EVENT SHALL THE LIABILITY OF BANK OZK EXCEED THE AMOUNTS PAID BY YOU TO BANK OZK FOR SERVICES PERFORMED PURSUANT HERETO IN THE SIX MONTHS PRIOR TO THE DATE ON WHICH A CLAIM ARISES UNDER OR IN CONNECTION WITH A WIRE TRANSFER REQUEST. BANK OZK IS NOT RESPONSIBLE FOR ANY LOSS ARISING FROM OR IN CONNECTION WITH ANY INACCURACY, ACT, OR FAILURE TO ACT ON THE PART OF ANY PERSON NOT WITHIN OUR REASONABLE CONTROL OR FROM ANY ERROR, FAILURE, OR DELAY IN TRANSMISSION OF ANY WIRE TRANSFER REQUEST, CAUSED BY CIRCUMSTANCES BEYOND OUR REASONABLE CONTROL, INCLUDING WITHOUT LIMITATION, ANY INACCESSIBILITY OF COMMUNICATIONS FACILITIES.

Consent to Execution Using Electronic Signatures. Any signature (including any electronic symbol or process attached to, or associated with, a contract or other record and adopted by a person with the intent to sign, authenticate or accept such contract or record) hereto or to any other certificate, agreement or document related to this transaction, and any contract formation or record-keeping through electronic means shall have the same legal validity and enforceability as a manually executed signature or use of a paper-based recordkeeping system to the fullest extent permitted by applicable law, including the Federal Electronic Signatures in Global and National Commerce Act, or any similar state law based on the Uniform Electronic Transactions Act, and the parties hereby waive any objection to the contrary.

Understanding and Avoiding Overdraft and Nonsufficient Funds (NSF) Fees

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

Determining Your Available Balance. We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance. Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance.

For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A Temporary Debit Authorization Hold Affects Your Account Balance."

Overdrafts. You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. In addition, the bank does not impose fees on personal checking or savings accounts overdrawn by \$5.00 or less, or for items that overdraw personal checking or savings accounts in amounts of \$5.00 or less.

Nonsufficient Funds (NSF) Fees. If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment Types. Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account.

For information about how and when we process these different payment types, see the "Payment Order of Items" sections below.

Funds Availability. Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A Temporary Debit Authorization Hold Affects Your Account Balance. On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Payment Order of Items. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees. Our policy is:

Checking and Money Market Deposit Account Payment Order of Items. The bank has established the following checking and money market deposit account payment order for customer debits, following the posting of customer credits. The payment order is designed to ensure check clearing procedures and item processing order is fair and does not maximize customer overdrafts. (1) Online Banking transactions and Outgoing Wires - smallest to largest, (2) ATM and Debit Card transactions - smallest to largest, (3) ACH Debit transactions - serial number order if possible, otherwise smallest to largest, (4) Checks presented in person - cashed checks and then deposited checks in serial number order, (5) Other Checks and Online Bill Payments that are not converted to ACH - serial number order, (6) Account to account transfers - in the following order: (i) checking, (ii) savings, and (iii) loans.

Savings Account Payment Order of Items. The bank has established the following savings account payment order for customer debits, following the posting of customer credits. (1) Online Banking transactions - smallest to largest, (2) Outgoing Wires - smallest to largest, (3), ATM and Debit Card transactions - smallest to largest, (4) ACH Debit transactions - smallest to largest, (5) Withdrawals completed in person - smallest to largest, (6) Account to account transfers - smallest to largest within the following order: (i) checking, (ii) savings, and (iii) loans.



FUNDS AVAILABILITY POLICY DISCLOSURE

Your Ability to Withdraw Funds

Our policy is to make funds from your cash, check and electronic direct deposits available to you the day we receive your deposit. However, deposits made by ATM are available on the first business day after we receive your deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. Funds deposited by check (not drawn on Bank OZK) are not available for outgoing wires until the business day following the day of deposit.

For determining the availability of your deposits, every day is a business day except for Saturdays, Sundays and federal holidays. If you make a deposit through one of our branch tellers, by remote deposit scanner, by mobile device, or by ATM before our cut-off time on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make your deposit after the cut-off time or on a day we are not open, we will consider that the deposit was made on the next business day we are open. Our cut-off time for deposits made with branch tellers is close of business, which may vary by branch, but is not earlier than 4:00 pm. Our cut-off time for deposits made by remote deposit scanner is 6:00 pm central time. Our cut-off time for deposits made (received and accepted) by mobile device is 5:00 pm central time. Refer to the Mobile Deposit Service Terms and Conditions for additional information. Our cut-off time for deposits made by ATM is 5:00 pm central time. Deposits made through the night depository after 8:00 am may be processed on the next business day.

Longer Delays May Apply

In some cases, we will not make all the funds that you deposit by check available to you on the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the 2nd business day after the day of your deposit. The first \$225 of your deposits, however, will be available on the day of your deposit.

If we are not going to make all the funds from your deposit available on the day of your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and will tell you when the funds will be available. They will generally be available no later than the 7th business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules may apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the 9th business day after the day of your deposit. If your deposit of these checks (other than U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the 9th business day after the day of your deposit.



SCHEDULE OF FEES

Stop Payment Fee	\$35.00
Overdraft Fee[^]: Fee charged when your available account balance is not sufficient to pay for an item or transaction (check, in-person withdrawal, or other electronic means), but the Bank pays (or covers) the transaction	\$35.00
Nonsufficient Funds (NSF) Fee[^]: Fee charged when your account's available balance is not sufficient to pay for an item and the Bank returns the item unpaid	\$35.00
Dormant Account Fees*: Checking – monthly after 12 months Savings – quarterly after 24 months and balance is less than \$100	\$6.00 \$6.00
Wire Transfers: Outgoing Wire (Domestic) Outgoing Online Wire (Domestic) Outgoing Wire (International) Outgoing Online Wire (International) Incoming Wire Drawdown Wire	\$30.00 \$20.00 \$50.00 \$40.00 \$10.00 \$20.00
Online Banking Fees: Business Online Banking Single User Fee (without eStatement enrollment) Business Online Banking Multi User Fee Consumer Bill Pay - Regular Delivery Business Bill Pay (free up to 15)** - Regular Delivery Consumer & Business Bill Pay - Rush/Same Day Electronic Delivery Consumer & Business Bill Pay - Rush/Overnight Check Delivery	\$5.00 per month \$12.00 per month Free \$.50 each, after 15 \$9.95 \$14.95
Other Banking Fees: Telephone Transfer Fee Cashier's Check Non U.S. Item Fee Return of Non U.S. Item Fee Collection Fee Extra/Replacement Check Card Custom Debit Card Fee Foreign ATM Transaction Fee*** Return of Deposited Item Undeliverable Mail Fee (per account/per occurrence) Check Printing Charge Garnishment/Levies Account Research (per hour) Account Research (per check) Account Activity Printout/Statement Copy Account Balancing Assistance (per hour) Overnight Courier Fee (Collections Exceeding \$5,000) Charge Off Fee International Service Assessment (Regardless of currency conversion) Non-Analysis Business Change Order Fee^^ • Coin Order (free up to 15 rolls) • Currency Order (free up to 5 straps)	\$2.00 \$10.00 \$5.00 \$10.00 \$20.00 \$5.00 \$5.00 \$2.50 \$8.00 \$5.00 Varies \$75.00 \$20.00 \$1.00 \$5.00 \$20.00 \$20.00 \$12.00 3% \$0.10 per roll, after 15 rolls \$0.25 per strap, after 5 straps

[^]If an item is requested or submitted for payment multiple times and your available balance is not sufficient, the Bank may charge a fee for each return and a fee if the item is finally paid into overdraft

^{^^}Fee is charged on the second business day of the month for all change orders from the previous month.

*Dormant Account Fees – TX: non-applicable; GA: \$5 per month for 12 months, no charge after 12 months of dormancy.

**Pay As You Go Checking – additional \$.35 for each bill paid

***Fee assessed for cash withdrawals, balance inquiries, funds transfers, payments, or any other activity. Fees charged by the ATM owner may also apply. You may be charged a separate fee for each of these activities.

RESOLUTION
ASSOCIATION OR ORGANIZATION
For information call (305) 715-5200
www.uscentury.com



2301 NW 87th Ave
Miami FL 33172
"Member FDIC"

BUSINESS ENTITY NAME AND ADDRESS

DORAL COLONY HOMEOWNERS ASSOC. INC
3300 NW 112TH AVE UNIT 13
DORAL, FL 33172

This Resolution supersedes all previous Resolutions, effective February 6, 2023.

DATE OF RESOLUTION	ACCOUNT NUMBER	Tax Identification Number
February 6, 2023	CD 10003962	XX-XXX5305

By signing below, I certify to US Century Bank ("Financial Institution") that: I am the Certifier of the above named non-profit Association or Organization ("Association"), validly organized and operating under the laws of the State of Florida; the following is a true and complete copy of the Resolution, properly adopted at a duly called meeting held on February 6, 2023 by a quorum of the Association's Officers in accordance with the By-Laws of the Association, if any; this Resolution is contained in the minutes of that meeting and that such Resolution is still in force and effect and has not been amended or rescinded, and was and still is in accordance with the By-Laws of the Association, if any; the Financial Institution has been provided a true and complete copy of the By-Laws of the Association, if any; the Financial Institution has been provided a true and complete copy of the By-Laws of the Organization, if any, as in effect as of the date of this Resolution; provided below are the correct names, titles, and genuine signatures of the persons authorized to exercise the powers provided in the Resolution ("Authorized Signers"); and the Financial Institution may rely upon my certification as to my authority to execute this Resolution and to make the representations in this Resolution.

IT IS RESOLVED:

The Authorized Signers shall possess the powers indicated as contained in this Resolution.

DEPOSITORY ACCOUNT. Perform the following activities in regards to the depository account(s) indicated above in the name of the Organization, subject to any terms and conditions governing the account(s), including:

- **Account Opening and Maintenance.** Open and maintain the Organization account(s).
Number of signers required: 01
- **Make Deposits.** Make deposits to the Organization account(s).
Number of signers required: 01
- **Endorsements.** Endorse for negotiation, negotiate, and receive the proceeds of any negotiable instrument, check, draft, or order for the payment of money payable to or belonging to the Organization, by writing, stamp, or other means permitted by this Resolution without the designation of the person endorsing.
Number of signers required: 01
- **Make withdrawals.** Make withdrawals from the Organization account(s) in any manner permitted by the account(s) regardless whether such action will create or increase an overdraft of the involved account.
Number of signers required: 01
- **Transfer Funds.** Transfer funds from the Organization account(s) in Financial Institution to any account whether or not held at this Financial Institution and whether or not held by this Organization and execute any agreements related to such transfers.
Number of signers required: 01
- **Approve, Endorse, Guarantee and Identify Payees.** Approve, endorse, guarantee, and identify the endorsement of any payee or any endorser of any negotiable instrument, check, draft, or order for the payment of money whether drawn by the Organization or anyone else and guarantee the payment of any negotiable instrument, check, draft, or order for the payment of money.
Number of signers required: 01
- **Delegate Authority.** Delegate to others the authority to approve, endorse, guarantee, and identify the endorsement of any payee or endorser on any negotiable instrument, check, draft, or order for the payment of money and to guarantee the payment of any such negotiable instrument, check, draft, or order for the payment of money.
Number of signers required: 01

IT IS FURTHER RESOLVED THAT:



DESIGNATED DEPOSITORY. Financial Institution is designated as a depository for the funds of the Organization and to provide other financial accommodations indicated in this Resolution.

AUTHORIZED SIGNER'S POWERS. Authorized Signers are authorized to make any and all other contracts, agreements, stipulations, and orders which the Authorized Signers may deem advisable for the effective exercise of their powers.

SIGNATURES. The Financial Institution shall be indemnified and held harmless by the Organization for any claims, expenses, damages, or attorney fees resulting from the honoring of any signature, authorized by this Resolution, or refusing to honor any signature not so authorized, regardless of whether or not such signature was genuine, if such signature reasonably resembles the specimen provided to the Financial Institution. The Financial Institution shall also be permitted to rely upon non-signature security and verification codes which it provides to or receives from an Authorized Signer and shall be indemnified and held harmless by the Organization for any claims, expenses, damages, or attorney fees resulting from their use.

IMPROPER ENDORSEMENT. Any negotiable instrument, check, draft, or order for the payment of moneys not clearly endorsed by an Authorized Signer may be returned to the Organization by the Financial Institution. The Financial Institution, in its sole discretion, alternatively may endorse on behalf of the Organization any negotiable instrument, check, draft, or order for the payment of money not clearly endorsed in order to facilitate collection. Financial Institution shall have no liability for any delay in the presentment or return of any negotiable instrument, check, draft, or order for the payment of money which is not properly endorsed.

DISPOSITION OF FUNDS. When withdrawal or transfer powers are granted to an Authorized Signer, the Financial Institution is directed and authorized to act upon and honor withdrawal or transfer instructions issued and to honor, pay, transfer from, and charge to any depository account(s) of the Organization, all negotiable instruments, checks, drafts, or orders for the payment of money so drawn when signed consistent with the Resolution without inquiring as to the disposition of the proceeds or the circumstances surrounding the issuance of the negotiable instrument, check, or order for the payment of money involved, whether such negotiable instruments, checks, drafts, or orders for the payment of money are payable to the order of, or endorsed or negotiated by any Authorized Signer signing them or any Authorized Signer in their individual capacities or not, and whether they are deposited to the individual credit of or tendered in payment of the individual obligation or account of any Authorized Signer signing them or of any other Authorized Signer.

PRIOR ENDORSEMENTS. All negotiable instruments, checks, drafts, or orders for the payment of money deposited with prior endorsements are guaranteed by the Organization.

PRE-RESOLUTION TRANSACTIONS. All actions by Authorized Signers in accordance with this Resolution but before the adoption of this Resolution are approved, ratified, adopted, and confirmed by the Organization.

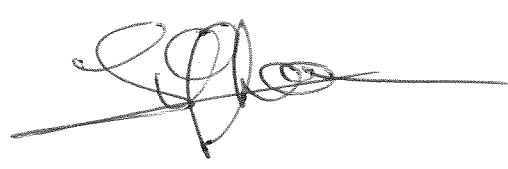
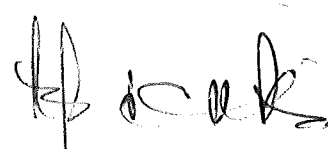
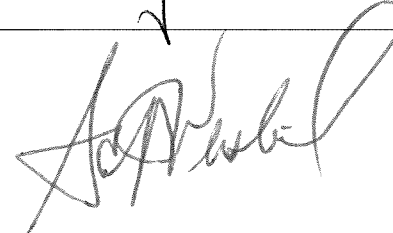
WARRANTY. That the Financial Institution may rely upon the certification as to the Organization authority to execute this Resolution and make the representations in this Resolution.

NOTIFICATION OF CHANGES. The Organization shall notify Financial Institution in writing at its address shown above in advance of any changes which would affect the validity of any matter certified in this Resolution.

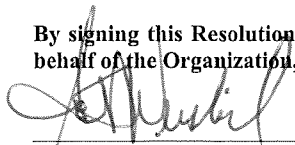
REVOCATION AND MODIFICATION. An act ("Act") to modify, terminate, amend or replace this Resolution will not immediately affect the ability of the Financial Institution to rely upon this Resolution. The Act shall not affect any action by the Financial Institution in reliance on this Resolution before the date the Act becomes effective as set forth in the next sentence. An Act will not become effective until all of the following occur: (a) Financial Institution receives written notification of the Act in a form and substance satisfactory to the Financial Institution and (b) the Financial Institution has had a reasonable period of time to act upon such notification. Until the Act is effective, this Resolution shall remain in full force and bind the Organization, its legal representatives, heirs, successors and assigns.



DESIGNATION OF AUTHORIZED SIGNERS

NAME/TITLE	SIGNATURE	AUTHORITY CODE/LIMITATIONS
MARTHA AIELS BLOCK SECRETARY		Account Opening and Maintenance; Make Deposits; Endorsements; Make Withdrawals; Transfer Funds; Approve, Endorse, Guarantee and Identify Payees; Delegate Authority
LAURENT DE JAHAM DIRECTOR		Account Opening and Maintenance; Make Deposits; Endorsements; Make Withdrawals; Transfer Funds; Approve, Endorse, Guarantee and Identify Payees; Delegate Authority
ROBERTO CENDOYA MERCADER VICE-PRESIDENT		Account Opening and Maintenance; Make Deposits; Endorsements; Make Withdrawals; Transfer Funds; Approve, Endorse, Guarantee and Identify Payees; Delegate Authority
SCOTT WEISBURD PRESIDENT		Account Opening and Maintenance; Make Deposits; Endorsements; Make Withdrawals; Transfer Funds; Approve, Endorse, Guarantee and Identify Payees; Delegate Authority

By signing this Resolution, I acknowledge reading, understanding, and agreeing to all of its provisions and certify, personally and on behalf of the Organization, that all statements made in this Resolution are true and correct.



SCOTT WEISBURD
Certifier

Date



CERTIFICATE OF DEPOSIT
FIXED RATE
For information call (305) 715-5200
www.uscentury.com



2301 NW 87th Ave
Miami FL 33172
"Member FDIC"

ACCOUNT TITLE AND ADDRESS

DORAL COLONY HOMEOWNERS ASSOC. INC
3300 NW 112TH AVE UNIT 13
DORAL, FL 33172

ACCOUNT OPEN DATE	ACCOUNT NUMBER	OWNERSHIP TYPE	PRODUCT NAME	INITIAL DEPOSIT
February 6, 2023	10003962	Nonprofit Association or Organization	9 MONTH CD > 100	\$250,000.00
TERM	MATURITY DATE	RENEWAL OPTION	CURRENT RATE	INTEREST PAYMENT
9 Months	November 6, 2023	Automatic at Maturity	4.160%	Capitalize

RATE INFORMATION. The interest rate on your account is 4.160% with an annual percentage yield of 4.25%.

You will be paid this interest rate until maturity.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account every 1 month.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will receive the accrued interest.

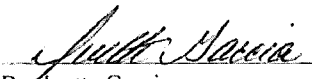
EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the deposited funds before the maturity date. The fee imposed will equal 3 months of interest.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

INTEREST PAYMENT. Interest will be added every 1 month to the principal of this Certificate.

One Signer Required for Withdrawals.

BANK REPRESENTATIVE

 2/6/2023
By: Ivette Garcia Date
Its: Financial Institution Representative

CERTIFICATE REDEMPTION. The Customer signing below acknowledges the receipt of funds/shares represented by this Certificate.

Name: _____ Date _____

BANK REPRESENTATIVE. The Bank Representative signing below is authorizing the redemption of funds/shares represented by this Certificate.

Name: _____ Date _____

