

Columbia Court Homeowner's Association
P.O. Box 2322
Sinking Spring, PA 19608
February 2025
Treasurer's Report

Checking Acct Balance as of 01/31/25	\$	34,184.17
--------------------------------------	----	-----------

PPL		46.95
-----	--	-------

PA Water		38.98
----------	--	-------

Wage Filing		3.49
-------------	--	------

Playground Inspection downpayment		275.00
-----------------------------------	--	--------

Zoom (Dec & Jan)		33.90
------------------	--	-------

Michele Hansen Replacement ck		140.00
-------------------------------	--	--------

Total Expenses	\$	538.32
----------------	----	--------

Income:

Resale Cert (140 Michigan)		100.00
----------------------------	--	--------

Total Income	\$	100.00
--------------	----	--------

Fulton Checkbook Balance as of 2/28/25	\$	33,745.85
--	----	-----------

Voided Checks 1549 & 1575	+	159.35
---------------------------	---	--------

Adjusted Checkbook balance		33,905.20
----------------------------	--	-----------

Fulton Bank Balance as of 2/28/25	\$	33,944.18
-----------------------------------	----	-----------

Outstanding Ck (1582)		38.98
-----------------------	--	-------

Adjusted Bank Balance 2/28/25	\$	33,905.20
-------------------------------	----	-----------

Fulton Bank Savings Acct as of 1/31/25	\$ 38,238.49
Interest 2/28/25	.29
Fulton Savings Account Balance 2/28/25	\$ 38,238.78

Fulton BankP.O. Box 4887
Lancaster, PA 17604

fultonbank.com

Page 3 of 4

Statement Date: 02/01/25 through 02/28/25

Primary Account: XXXX6711

For information regarding your account, please call
Customer Service at 1.800.385.8664.**Account Statement****BUSINESS CHECKING**

Account XXXX6711

Prior Statement Balance	Total Deposits/Credits	Total Checks/Debits	Ending Statement Balance
\$34,343.52	\$100.00	\$499.34	\$33,944.18

Account Activity

Date	Description	Deposits/Credits	Checks/Debits	Balance
01/31	ENDING BALANCE FROM PRIOR STATEMENT			34,343.52
02/07	CHECK #1576		140.00	34,203.52
02/11	CHECK #1581		275.00	33,928.52
02/12	CHECK #1580		37.39	33,891.13
02/13	PPL EU ELEC SVC COLUMBIA CT HOMEOWNE 8307438015COC		46.95	33,844.18
02/24	DEPOSIT	100.00		33,944.18
02/28	ENDING BALANCE			33,944.18

Check Summary

Check No.	Date	Amount	Check No.	Date	Amount
1576	02/07	140.00	1581	02/11	275.00
1580 *	02/12	37.39			
Total Number of Checks		3	Total Amount of Checks		\$452.39

* Check number out of sequence

Interest Earned Information

02/01/25 through 02/28/25

Interest Paid This Year	\$0.00	Avg. Daily Collected Balance	\$34,025.06
** Annual Percentage Yield Earned	0.00%	Interest Earned	\$0.00

Service Fee Balance Information

02/01/25 through 02/28/25

Average Ledger Balance	\$34,025.06	Minimum Ledger Balance	\$33,844.00
Average Collected Balance	\$34,025.06		

Service Fees

	Total For This Period	Total Year to Date
Total Overdraft/OD Fees (Paid Items)	\$0.00	\$0.00
Total Non-Sufficient Funds/NSF Fees (Returned Items)	\$0.00	\$0.00

Overdraft Elect™

Current Overdraft Elect™ Limit	\$400.00	(Current limit applies through the next statement cycle.)
--------------------------------	----------	---

*Overdrafts may be created by check, ATM or everyday debit card, in-person withdrawal, ACH, transfer, fees, or other electronic means. Fulton Bank's current Non-Sufficient Funds (NSF) fee or Overdraft (OD) fee is charged to your account for each NSF/OD transaction, whether returned or paid. For each consecutive business day (following three consecutive business days) that you have a negative balance, we will charge you an extended overdraft fee. Additional information on the program is available on the bank's website and financial center locations and the fees are listed on the Small Business/Non-Profit Service Fee Disclosure or the Commercial Service Fee Disclosure.

Fulton BankP.O. Box 4887
Lancaster, PA 17604

fultonbank.com

Page 1 of 4


Statement Date: 02/01/25 through 02/28/25

Primary Account: XXXX6711

For information regarding your account, please call
Customer Service at 1.800.385.8664.**Account Statement**


065073 0.6500 AV 0.545 TR00247

COLUMBIA COURT HOMEOWNERS ASSOCIATION



INC
PO BOX 2322
READING PA 19608-0322

Effective May 5th, 2025 the dollar amount of deposited funds available for withdrawal by the next day for certain check deposits will increase. As a result, the changes to certain sections of Fulton Bank's Funds Availability Policy are capitalized for your information.

Today, as reflected in our Funds Availability Policy, we do not make all of the funds that you deposit by check available to you on the next business day after the day of deposit. The first \$225 of your deposits by check are available to you on the first business day after the day of your deposit. STARTING MAY 5TH, THE AMOUNT AVAILABLE TO YOU BY THE NEXT BUSINESS DAY IS INCREASING TO \$275. If we are not going to make all of the funds from your deposit available on the first business day after 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. Funds you deposit by check may be delayed for a longer period when, among other things, you deposit checks totaling more than \$5,525 on any one day. EFFECTIVE MAY 5TH, DEPOSITED CHECKS TOTALING MORE THAN \$5,525 ON ANY ONE DAY IS INCREASING TO \$6,725. No change will be made to the additional circumstances set forth in our Funds Availability Policy under which we may delay deposited funds deposited by check for an extended period. We will notify you if we delay your ability to withdraw funds for any of the reasons set forth in our Funds Availability Policy, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the business day of your deposit.

For new customers, our Funds Availability Policy describes the special rules that 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 or wire transfers will be available on the first business day after the day of your deposit. EFFECTIVE MAY 5TH, THE AMOUNT OF FUNDS OF A DAY'S TOTAL DEPOSITS OF CASHIER'S, CERTIFIED, TELLER'S, TRAVELER'S, AND FEDERAL, STATE AND LOCAL GOVERNMENT CHECKS THAT WILL BE AVAILABLE ON THE FIRST BUSINESS DAY AFTER THE DAY OF YOUR DEPOSIT IF THE DEPOSIT MEETS CERTAIN CONDITIONS ARE INCREASING FROM THE FIRST \$5,525 TO THE FIRST \$6,725 OF A DAY'S TOTAL DEPOSIT. The excess over \$6,725, will be available on the ninth business day after the business day of your deposit. If your deposit of these checks (other than a U.S. Treasury Check) is not made in person to one of our employees, the first \$6,725, will not be available until the second business day after the business day of your deposit. If you have additional questions or would like a copy of the Funds Availability Policy, please contact your local financial center or call 1-800-385-8664.

Summary of Accounts

Account No.	Description	Balance
XXXX6711	BUSINESS CHECKING	\$33,944.18
XXXX7580	BUSINESS STATEMENT SAVINGS	\$38,238.78

Treasurer's Report

Fulton Savings Account Balance 3/31/25	\$ 38,239.10
--	--------------



P.O. Box 4887
Lancaster, PA 17604

fultonbank.com

Page 3 of 4

Statement Date: 03/01/25 through 03/31/25

Primary Account: XXXX6711

For information regarding your account,
please call Customer Service at 800.385.8664.

Account Statement

BUSINESS CHECKING

Account XXXX6711

Prior Statement Balance	Total Deposits/Credits	Total Checks/Debits	Ending Statement Balance
\$33,944.18	\$350.00	\$116.98	\$34,177.20

Account Activity

Date	Description	Deposits/Credits	Checks/Debits	Balance
02/28	ENDING BALANCE FROM PRIOR STATEMENT			33,944.18
03/05	CHECK #1582		38.98	33,905.20
03/17	PPL EU ELEC SVC COLUMBIA CT HOMEOWNE 8307438015COC		44.10	33,861.10
03/31	DEPOSIT	350.00		34,211.10
03/31	CHECK #1584		33.90	34,177.20
03/31	ENDING BALANCE			34,177.20

Check Summary

Check No.	Date	Amount	Check No.	Date	Amount
1582	03/05	38.98	1584 *	03/31	33.90
Total Number of Checks		2	Total Amount of Checks		\$72.88

* Check number out of sequence

Interest Earned Information

03/01/25 through 03/31/25

Interest Paid This Year	\$0.00	Avg. Daily Collected Balance	\$33,891.02
** Annual Percentage Yield Earned	0.00%	Interest Earned	\$0.00

Service Fee Balance Information

03/01/25 through 03/31/25

Average Ledger Balance	\$33,899.08	Minimum Ledger Balance	\$33,861.00
Average Collected Balance	\$33,891.02		

Service Fees

	Total For This Period	Total Year to Date
Total Overdraft/OD Fees (Paid Items)	\$0.00	\$0.00
Total Non-Sufficient Funds/NSF Fees (Returned Items)	\$0.00	\$0.00

Overdraft Elect™

Current Overdraft Elect™ Limit \$0.00 (Current limit applies through the next statement cycle.)

*Overdrafts may be created by check, ATM or everyday debit card, in-person withdrawal, ACH, transfer, fees, or other electronic means. Fulton Bank's current Non-Sufficient Funds (NSF) fee or Overdraft (OD) fee is charged to your account for each NSF/OD transaction, whether returned or paid. For each consecutive business day (following three consecutive business days) that you have a negative balance, we will charge you an extended overdraft fee. Additional information on the program is available on the bank's website and financial center locations and the fees are listed on the Small Business/Non-Profit Service Fee Disclosure or the Commercial Service Fee Disclosure.



P.O. Box 4887
Lancaster, PA 17604

fultonbank.com

Page 4 of 4

Statement Date: 03/01/25 through 03/31/25

Primary Account: XXXX6711

For information regarding your account,
please call Customer Service at 800.385.8664.

Account Statement

BUSINESS STATEMENT SAVINGS

Account XXXX7580

Prior Statement Balance	Total Deposits/Credits	Total Checks/Debits	Ending Statement Balance
\$38,238.78	\$0.32	\$0.00	\$38,239.10

Account Activity

Date	Description	Deposits/Credits	Checks/Debits	Balance
02/28	ENDING BALANCE FROM PRIOR STATEMENT			38,238.78
03/31	INTEREST CREDIT	0.32		38,239.10
03/31	ENDING BALANCE			38,239.10

Interest Earned Information

03/01/25 through 03/31/25

Interest Paid This Year	\$0.93	Avg. Daily Collected Balance	\$38,238.78
** Annual Percentage Yield Earned	0.01%	Interest Earned	\$0.32

Service Fee Balance Information

03/01/25 through 03/31/25

Average Ledger Balance	\$38,238.78	Minimum Ledger Balance	\$38,238.00
Average Collected Balance	\$38,238.78		

Service Fees

	Total For This Period	Total Year to Date
Total Overdraft/OD Fees (Paid Items)	\$0.00	\$0.00
Total Non-Sufficient Funds/NSF Fees (Returned Items)	\$0.00	\$0.00

Zelle® for Small Business. A secure way to get paid fast.
Learn more at fultonbank.com/ZelleSmallBiz

Fulton Bank, N.A. Member FDIC. Zelle® and Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Fulton Bank is not affiliated with Early Warning Services.

CHOA EXPENSES

7/1/24-6/30/25

FEES	Jul '24	Aug '24	Sept '24	Oct '24	Nov '24	Dec '24	Jan '25	Feb '25	Mar '25	Apr '25	May '25	Jun '25	TOTALS
Bank fee check register													0.00
New Checks													0.00
													0.00
Board Member Fees								140.00					140.00
													0.00
ADMIN													0.00
Tax Prep													0.00
U S O (stamps)	146.00												146.00
U S O (box rental)	102.00												102.00
Insurances													0.00
Smoker & Co- Decennial Report													0.00
PA Bureau of Corp & Char. Org													0.00
Legal Fees								3.49					3.49
Staples (env & Copies)													0.00
Admin-Mgmt fees				1,800.00									1,800.00
													0.00
UTILITIES													0.00
P P & L	36.96	38.14	36.89	35.89	35.49		45.45	46.95	44.10				319.87
PA Amer Water	20.48	18.52	19.30	19.30	19.30	36.17	38.65	38.98	19.30				230.00
													0.00
GROUND													0.00
Weed Control													0.00
Repairs			386.76										386.76
Landscape Maintenance	3,750.00				4,000.00								7,750.00
Landscape other than mowing			2,075.00										2,075.00
Playground Inspection								275.00					275.00
Signage													0.00
Reserve for Repairs	100.00												100.00
Sink Hole Repair													0.00
Goundhog control													0.00
Misc													0.00
Yard Sale Expense													0.00
Zoom	33.90		33.90		33.90			33.90	33.90				169.50
Website													0.00
Community Activity													0.00
MONTHLY													0.00
Security Camera & Website Fees													0.00
(overpayment dues refund)													0.00
Trans to Savings													0.00
													0.00
TOTALS	4,189.34	56.66	2,551.85	1,855.19	4,088.69	36.17	84.10	538.32	97.30	0.00	0.00	0.00	13,497.62

BUDGET SHEET
7/1/24-6/30/25

CCHOA BUDGET ITEMS	BUDGETED AMOUNT	Jul '24	Aug '24	Sep '24	Oct '24	Nov '24	Dec '24	Jan '25	Feb '25	Mar '25	Apr '25	May '25	Jun '25	Total
D&O Ins & Common Areas	625.00													625.00
Bond Insurance	275.00													275.00
Landscape Maint - Open Sp	8,000.00	-3,750.00				-4,000.00								250.00
Landscape other than mov	3,500.00			-2,075.00										1,425.00
Weed Control	2,000.00													2,000.00
Tax Return Prep	650.00													650.00
Annual Review	500.00													500.00
Legal Fees & Expenses	1,000.00								-3.49					996.51
Postage	250.00	-146.00												104.00
PO Box Rental	100.00	-102.00												-2.00
Reserve for Repairs	17,440.00	-100.00		-386.76										16,953.24
Playground Inspection	450.00								-275.00					175.00
Water	250.00	-20.48	-18.52	-19.30	-19.30	-19.30		-38.85	-38.98	-19.30				55.97
Electric	550.00	-36.96	-38.14	-36.89	-35.89	-35.49	-36.17	-45.45	-46.95	-44.10				193.96
Board Member Stipend	1,200.00								-140.00					1,060.00
Property Mgmt Duties	3,600.00													1,800.00
Admin Supplies	250.00													250.00
Yard Sale Expenses	105.00													105.00
Community Activity	1,000.00													1,000.00
Website Expenses	30.00													30.00
Website Meetings	225.00	-33.90		-33.90		-33.90			-33.90	-33.90				55.50
Sinkhole														0.00
Dues Overpayment Refund														0.00
Trans to Savings														
Monthly Expenses	42,000.00	-4,189.34	-56.66	-2,551.85	-1,855.19	-4,088.69	-36.17	-84.30	-538.32	-97.30	0.00	0.00	0.00	28,502.18
Total Budgeted Expenses	42,000.00	37,810.66	37,754.00	35,202.15	33,346.96	29,258.27	29,222.10	29,173.97	28,683.78	29,076.67	28,683.78	28,683.78	28,683.78	
Assessments \$140 Lots @3														
Resale Cert Income	42,000.00	-8,800.00	-3,350.00	-19,150.00	-9,950.00	-350.00								400.00
Legal Recovery		100.00		200.00	300.00	100.00		100.00						800.00