



Balance Sheet

As of 12/31/2024, Cash Basis

Prepared By: A. Otto Consulting
& Management
P.O. Box 573
Pewaukee, WI 53072

Bishops Grove Condominium Association

Assets

Current Asset

1151 Bishop's Grove Condominium Association	21,228.81
1151 Bishop's Grove Condominium Association - Pending EFTs	598.00
1161 Bishop's Grove Reserve	110,618.61
1162 Bishops Grove Insurance Account	13,381.53
Total Current Asset	\$145,826.95

Total Assets

\$145,826.95

Liabilities

Current Liability

1004 Prepayments	1,797.34
Total Current Liability	\$1,797.34

Total Liabilities

\$1,797.34

Equity

1014 Prior Year Retained Earnings	115,765.25
1013 Calculated Retained Earnings	0.00
Net Income	28,264.36
Total Equity	\$144,029.61

Total Liabilities & Equity

\$145,826.95



Budget vs. Actuals

Cash basis

Prepared By: A. Otto Consulting &
Management
P.O. Box 573
Pewaukee, WI 53072

Bishops Grove Condominium Association - Association level - Bishop's Grove 2024 Budget

Account	1/1/2024 - 12/31/2024				1/1/2024 - 12/31/2024			
	Actual	Budget	Over Budget	% of Budget	Actual	Budget	Over Budget	% of Budget
Income								
2001 Association Fee Income	205,964.38	204,636.00	1,328.38	100.65 %	205,964.38	204,636.00	1,328.38	100.65 %
2002 Interest Income	538.01	50.00	488.01	1,076.02 %	538.01	50.00	488.01	1,076.02 %
2003 Late Fee Income	823.24	100.00	723.24	823.24 %	823.24	100.00	723.24	823.24 %
2009 NSF Fee Income	95.00	0.00	95.00	--	95.00	0.00	95.00	--
2013 Misc Income	531.90	0.00	531.90	--	531.90	0.00	531.90	--
2014 Special Assessment	13,961.68	0.00	13,961.68	--	13,961.68	0.00	13,961.68	--
Total for Income	\$221,914.21	\$204,786.00	\$17,128.21	108.36 %	\$221,914.21	\$204,786.00	\$17,128.21	108.36 %
Expense								
3001 Cleaning and Maintenance								
3003 Gutter Cleaning	0.00	2,600.00	(2,600.00)	0.00 %	0.00	2,600.00	(2,600.00)	0.00 %
3005 General Maintenance	9,631.33	10,000.00	(368.67)	96.31 %	9,631.33	10,000.00	(368.67)	96.31 %
3008 Roof Repairs	7,619.88	3,195.00	4,424.88	238.49 %	7,619.88	3,195.00	4,424.88	238.49 %
3017 Tree Maintenance	2,992.50	10,000.00	(7,007.50)	29.93 %	2,992.50	10,000.00	(7,007.50)	29.93 %
Total for 3001 Cleaning and Maintenance	\$20,243.71	\$25,795.00	(\$5,551.29)	78.48 %	\$20,243.71	\$25,795.00	(\$5,551.29)	78.48 %
3020 Contract Services								
3021 Landscaping Contract	30,187.50	30,000.00	187.50	100.63 %	30,187.50	30,000.00	187.50	100.63 %
3022 Landscaping Improvement	6,510.00	10,000.00	(3,490.00)	65.10 %	6,510.00	10,000.00	(3,490.00)	65.10 %
3023 Life Safety	908.34	2,700.00	(1,791.66)	33.64 %	908.34	2,700.00	(1,791.66)	33.64 %



Budget vs. Actuals

Cash basis

Prepared By: A. Otto Consulting &
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Pewaukee, WI 53072

Account	1/1/2024 - 12/31/2024				1/1/2024 - 12/31/2024			
	Actual	Budget	Over Budget	% of Budget	Actual	Budget	Over Budget	% of Budget
3024 Pest Control	2,845.00	3,000.00	(155.00)	94.83 %	2,845.00	3,000.00	(155.00)	94.83 %
3027 Management Fees	11,650.00	9,000.00	2,650.00	129.44 %	11,650.00	9,000.00	2,650.00	129.44 %
3028 Insurance	29,541.00	24,080.00	5,461.00	122.68 %	29,541.00	24,080.00	5,461.00	122.68 %
3029 Snow Removal	15,107.50	15,000.00	107.50	100.72 %	15,107.50	15,000.00	107.50	100.72 %
3031 Irrigation System	1,933.47	1,650.00	283.47	117.18 %	1,933.47	1,650.00	283.47	117.18 %
3032 Window Cleaning	3,600.00	3,800.00	(200.00)	94.74 %	3,600.00	3,800.00	(200.00)	94.74 %
Total for 3020 Contract Services	\$102,282.81	\$99,230.00	\$3,052.81	103.08 %	\$102,282.81	\$99,230.00	\$3,052.81	103.08 %
3050 Utilities								
3051 Electric	822.08	500.00	322.08	164.42 %	822.08	500.00	322.08	164.42 %
3053 Water/Sewer	19,747.17	22,000.00	(2,252.83)	89.76 %	19,747.17	22,000.00	(2,252.83)	89.76 %
Total for 3050 Utilities	\$20,569.25	\$22,500.00	(\$1,930.75)	91.42 %	\$20,569.25	\$22,500.00	(\$1,930.75)	91.42 %
3070 Administrative Fees								
3071 Office Services	254.48	100.00	154.48	254.48 %	254.48	100.00	154.48	254.48 %
3074 Legal and Professional Fees	334.76	1,000.00	(665.24)	33.48 %	334.76	1,000.00	(665.24)	33.48 %
3076 Taxes	0.00	250.00	(250.00)	0.00 %	0.00	250.00	(250.00)	0.00 %
Total for 3070 Administrative Fees	\$589.24	\$1,350.00	(\$760.76)	43.65 %	\$589.24	\$1,350.00	(\$760.76)	43.65 %
Total for Expense	\$143,685.01	\$148,875.00	(\$5,189.99)	96.51 %	\$143,685.01	\$148,875.00	(\$5,189.99)	96.51 %
Net Operating Income	\$78,229.20	\$55,911.00	\$22,318.20	139.92 %	\$78,229.20	\$55,911.00	\$22,318.20	139.92 %
Non-operating Expense								
4000 Reserve Planning								



Budget vs. Actuals

Cash basis

Prepared By: A. Otto Consulting &
Management
P.O. Box 573
Pewaukee, WI 53072

Account	1/1/2024 - 12/31/2024				1/1/2024 - 12/31/2024			
	Actual	Budget	Over Budget	% of Budget	Actual	Budget	Over Budget	% of Budget
4000 Reserve Planning - Other	50,000.00	0.00	50,000.00	--	50,000.00	0.00	50,000.00	--
4010 Reserve Payable	51,251.75	54,155.04	(2,903.29)	94.64 %	51,251.75	54,155.04	(2,903.29)	94.64 %
4011 Reserve Transfer	(51,251.75)	(54,155.04)	2,903.29	94.64 %	(51,251.75)	(54,155.04)	2,903.29	94.64 %
Total for 4000 Reserve Planning	\$50,000.00	\$0.00	\$50,000.00	0.00 %	\$50,000.00	\$0.00	\$50,000.00	0.00 %
Total for Non-operating Expense	\$50,000.00	\$0.00	\$50,000.00	0.00 %	\$50,000.00	\$0.00	\$50,000.00	0.00 %
Net Non-operating Income	(\$50,000.00)	\$0.00	(\$50,000.00)	0.00 %	(\$50,000.00)	\$0.00	(\$50,000.00)	0.00 %
Net Income	\$28,229.20	\$55,911.00	(\$27,681.80)	50.49 %	\$28,229.20	\$55,911.00	(\$27,681.80)	50.49 %



Vendor Ledger

12/1/2024 - 12/31/2024, Bishops Grove Condominium Association

Prepared By: A. Otto Consulting &
Management
P.O. Box 573
Pewaukee, WI 53072

A.Otto Consulting & Management

Date	Property or company	Ref. No.	Description	Bill	Payment
12/1/2024	Bishops Grove Condominium Association			850.00	
12/5/2024	Bishops Grove Condominium Association	398		153.36	
12/5/2024	Bishops Grove Condominium Association	398			153.36
12/28/2024	Bishops Grove Condominium Association				850.00
Total for A.Otto Consulting & Management				\$1,003.36	\$1,003.36

City of Brookfield - Utilities

Date	Property or company	Ref. No.	Description	Bill	Payment
12/31/2024	Bishops Grove Condominium Association	01012025		5,391.67	
Total for City of Brookfield - Utilities				\$5,391.67	\$0.00

Erik's Lawncare, Inc.

Date	Property or company	Ref. No.	Description	Bill	Payment
12/1/2024	Bishops Grove Condominium Association	45727		5,900.00	
12/9/2024	Bishops Grove Condominium Association	45727			5,900.00
Total for Erik's Lawncare, Inc.				\$5,900.00	\$5,900.00

Killer B's Total Control



Vendor Ledger

12/1/2024 - 12/31/2024, Bishops Grove Condominium Association

Prepared By: A. Otto Consulting &
Management
P.O. Box 573
Pewaukee, WI 53072

Date	Property or company	Ref. No.	Description	Bill	Payment
12/20/2024	Bishops Grove Condominium Association	15387		95.00	
Total for Killer B's Total Control				\$95.00	\$0.00

WE Energies

Date	Property or company	Ref. No.	Description	Bill	Payment
12/27/2024	Bishops Grove Condominium Association	5304341424		43.32	
12/27/2024	Bishops Grove Condominium Association	5304568193		40.92	
Total for WE Energies				\$84.24	\$0.00

Weather Pro Exteriors

Date	Property or company	Ref. No.	Description	Bill	Payment
12/20/2024	Bishops Grove Condominium Association	46806654		3,195.00	
Total for Weather Pro Exteriors				\$3,195.00	\$0.00

Summary by vendor

Vendor	Bill	Payment
Total - A.Otto Consulting & Management	1,003.36	1,003.36
Total - City of Brookfield - Utilities	5,391.67	
Total - Erik's Lawncare, Inc.	5,900.00	5,900.00
Total - Killer B's Total Control	95.00	
Total - WE Energies	84.24	
Total - Weather Pro Exteriors	3,195.00	



Vendor Ledger

12/1/2024 - 12/31/2024, Bishops Grove Condominium Association

Prepared By: A. Otto Consulting &
Management
P.O. Box 573
Pewaukee, WI 53072

Vendor	Bill	Payment
Grand total	\$15,669.27	\$6,903.36

Bishops Grove Condominium Association Financial Statements

12.31.2024



A. Otto Consulting & Management



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

5620 TRN S Y ST01

Business Statement

Account Number:

1 993 8747 9777

Statement Period:

Dec 2, 2024

through

Dec 31, 2024

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Page 1 of 2



BISHOP'S GROVE CONDOMINIUM
ASSOCIATION, INC.
OPERATING
PO BOX 573
PEWAUKEE WI 53072-0573



To Contact U.S. Bank

Commercial Customer

Service:

866-258-8089

U.S. Bank accepts Relay Calls

Internet:

usbank.com

COMMUNITY ASSOCIATION CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1-993-8747-9777

Account Summary

	# Items		
Beginning Balance on Dec 2		\$	9,610.47
Other Deposits	12		17,778.34
Other Withdrawals	1		850.00-
Ending Balance on Dec 31, 2024		\$	26,538.81

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Dec 3	Electronic Deposit REF=243370265117650N00	From BUILDIUM 7201463633FUNDING ACH-1202-BD631	\$ 500.00
Dec 3	Electronic Deposit REF=243370263310310N00	From BUILDIUM 7201463633XXXXXXXXXXCC-1202-1F20E	595.28
Dec 4	Electronic Deposit REF=243380126791460N00	From BUILDIUM 7201463633FUNDING ACH-1203-8C061	6,498.42
Dec 5	Electronic Deposit REF=243390173642710N00	From BUILDIUM 7201463633FUNDING ACH-1204-3EB2E	1,774.00
Dec 6	Electronic Deposit REF=243400196720330N00	From BUILDIUM 7201463633FUNDING ACH-1205-BA3BB	1,032.64
Dec 9	Consolidated Image Check	Deposit 1 Items 0000000000	2,887.00
Dec 10	Electronic Deposit REF=243440177225330N00	From BUILDIUM 7201463633FUNDING ACH-1209-A9C73	37.66
Dec 10	Consolidated Image Check	Deposit 1 Items 0000000000	1,078.00
Dec 11	Electronic Deposit REF=243450102526470N00	From BUILDIUM 7201463633FUNDING ACH-1210-23DC8	593.00
Dec 18	Electronic Deposit REF=243520177299120N00	From BUILDIUM 7201463633FUNDING ACH-1217-4E4C8	0.66
Dec 18	Consolidated Image Check	Deposit 1 Items 0000000000	1,555.68
Dec 31	Electronic Deposit REF=243650227464160N00	From BUILDIUM 7201463633FUNDING ACH-1230-C537B	1,226.00
Total Other Deposits			\$ 17,778.34

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Dec 30	Electronic Withdrawal REF=243650102155680N00	To BUILDIUM 3201463633FUNDING ACH-1229-1FFF3	\$ 850.00-
Total Other Withdrawals			\$ 850.00-



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

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

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **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 contact us within 60 days after the error appeared on your statement.

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.

While we investigate whether or not there has been an error, the following are true:

- 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.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

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

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



BISHOP'S GROVE CONDOMINIUM
ASSOCIATION, INC.
OPERATING
PO BOX 573
PEWAUKEE WI 53072-0573

Business Statement

Account Number:

1 993 8747 9777

Statement Period:

Dec 2, 2024

through

Dec 31, 2024

Page 2 of 2

COMMUNITY ASSOCIATION CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-993-8747-9777

Balance Summary

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
Dec 3	10,705.75	Dec 9	22,897.81	Dec 18	26,162.81
Dec 4	17,204.17	Dec 10	24,013.47	Dec 30	25,312.81
Dec 5	18,978.17	Dec 11	24,606.47	Dec 31	26,538.81
Dec 6	20,010.81				

Balances only appear for days reflecting change.

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Bank Reconciliation

Prepared By: A. Otto Consulting
& Management
P.O. Box 573
Pewaukee, WI 53072

Bank account **1151 Bishop's Grove Condominium Association**

Statement ending date **12/31/2024**

Beginning balance	\$9,610.47
+ Cleared deposits	17,778.34
- Cleared withdrawals	(850.00)
Ending balance	\$26,538.81
+ Uncleared deposits	590.00
- Uncleared withdrawals	(5,900.00)
Book balance	\$21,228.81

Date	Number	Name	Memo	Amount
Beginning balance				\$9,610.47
Cleared				
+ Deposits				
12/2/2024	EFT			500.00
12/2/2024	CC			595.28
12/3/2024	EFT			6,498.42
12/4/2024	EFT			1,774.00
12/5/2024	EFT			1,032.64
12/9/2024				2,887.00
12/9/2024	EFT			37.66
12/10/2024				1,078.00
12/10/2024	EFT			593.00
12/17/2024	EFT			0.66
12/18/2024				1,555.68
12/30/2024	EFT			1,226.00
Total for Cleared deposits				\$17,778.34
- Withdrawals				
12/29/2024	EFT			(850.00)
Total for Cleared withdrawals				(\$850.00)
Total for Cleared deposits & withdrawals				\$16,928.34
Ending balance				\$26,538.81



Bank Reconciliation

Prepared By: A. Otto Consulting
& Management
P.O. Box 573
Pewaukee, WI 53072

Date	Number	Name	Memo	Amount
Uncleared				
+ Deposits				
12/31/2024	EFT			590.00
Total for Uncleared deposits				\$590.00
- Withdrawals				
12/9/2024	PRINT	Erik's Lawncare, Inc.	45727	(5,900.00)
Total for Uncleared withdrawals				(\$5,900.00)
Total for Uncleared deposits & withdrawals				(\$5,310.00)
Book balance				\$21,228.81

Pending EFTs as of 12/31/2024			
	Name	Memo	Amount
	Alexander & Abigail Van Ess	by Alexander & Abigail Van Ess	598.00
Total for Pending EFTs			\$598.00



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

5620 TRN S Y ST01

106481215526117 U



BISHOP'S GROVE CONDOMINIUM
ASSOCIATION, INC.
RESERVE
1520 SUNNY RIDGE RD
PEWAUKEE WI 53072-3883

Business Statement

Account Number:
1 993 8756 1384
Statement Period:
Dec 2, 2024
through
Dec 31, 2024



Page 1 of 1



To Contact U.S. Bank

Commercial Customer

Service:

866-258-8089

U.S. Bank accepts Relay Calls

Internet:

usbank.com

COMMUNITY ASSOCIATION MONEY MARKET SAVINGS

Member FDIC

U.S. Bank National Association

Account Number 1-993-8756-1384

Account Summary

	# Items				
Beginning Balance on Dec 2		\$	110,524.71	Annual Percentage Yield Earned	1.0049%
Other Deposits	1		93.90	Interest Earned this Period	\$ 93.90
Ending Balance on Dec 31, 2024		\$	110,618.61	Interest Paid this Year	\$ 99.95
				Number of Days in Statement Period	31

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Dec 31	Interest Paid	3100001302	\$ 93.90
Total Other Deposits			\$ 93.90



BALANCE YOUR ACCOUNT

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Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

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

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- **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.

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- 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.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

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

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



Bank Reconciliation

Prepared By: A. Otto Consulting
& Management
P.O. Box 573
Pewaukee, WI 53072

Bank account **1155 Park Meadows - US Bank Reserve Account**

Statement ending date **12/31/2024**

Beginning balance	\$39,458.52
+ Cleared deposits	0.16
- Cleared withdrawals	0.00
Ending balance	\$39,458.68
+ Uncleared deposits	0.00
- Uncleared withdrawals	0.00
Book balance	\$39,458.68

Date	Number	Name	Memo	Amount
Beginning balance				\$39,458.52
Cleared				
+ Deposits				
12/31/2024				0.16
Total for Cleared deposits				\$0.16
- Withdrawals				
Total for Cleared withdrawals				\$0.00
Total for Cleared deposits & withdrawals				\$0.16
Ending balance				\$39,458.68
Uncleared				
+ Deposits				
Total for Uncleared deposits				\$0.00
- Withdrawals				
Total for Uncleared withdrawals				\$0.00
Total for Uncleared deposits & withdrawals				\$0.00
Book balance				\$39,458.68



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

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BISHOP'S GROVE CONDOMINIUM
ASSOCIATION, INC.
INSURANCE
1520 SUNNY RIDGE RD
PEWAUKEE WI 53072-3883

Business Statement

Account Number:
1 993 8758 9179
Statement Period:
Dec 2, 2024
through
Dec 31, 2024



Page 1 of 1



To Contact U.S. Bank

Commercial Customer

Service: 866-258-8089

U.S. Bank accepts Relay Calls

Internet: usbank.com

COMMUNITY ASSOCIATION MONEY MARKET SAVINGS

Member FDIC

U.S. Bank National Association

Account Number 1-993-8758-9179

Account Summary

	# Items				
Beginning Balance on Dec 2		\$	13,378.69	Annual Percentage Yield Earned	0.25022%
Other Deposits	1		2.84	Interest Earned this Period	\$ 2.84
Ending Balance on Dec 31, 2024		\$	13,381.53	Interest Paid this Year	\$ 3.20
				Number of Days in Statement Period	31

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Dec 31	Interest Paid	3100001339	\$ 2.84
Total Other Deposits			\$ 2.84



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

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In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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Bank Reconciliation

Prepared By: A. Otto Consulting
& Management
P.O. Box 573
Pewaukee, WI 53072

Bank account **1162 Bishops Grove Insurance Account**

Statement ending date **12/31/2024**

Beginning balance	\$13,378.69
+ Cleared deposits	2.84
- Cleared withdrawals	0.00
Ending balance	\$13,381.53
+ Uncleared deposits	0.00
- Uncleared withdrawals	0.00
Book balance	\$13,381.53

Date	Number	Name	Memo	Amount
Beginning balance				\$13,378.69
Cleared				
+ Deposits				
12/31/2024				2.84
Total for Cleared deposits				\$2.84
- Withdrawals				
Total for Cleared withdrawals				\$0.00
Total for Cleared deposits & withdrawals				\$2.84
Ending balance				\$13,381.53
Uncleared				
+ Deposits				
Total for Uncleared deposits				\$0.00
- Withdrawals				
Total for Uncleared withdrawals				\$0.00
Total for Uncleared deposits & withdrawals				\$0.00
Book balance				\$13,381.53