

Carlton Lakes Community Development District

Financial Statements
(Unaudited)

Period Ending
October 31, 2018



Meritus Districts
2005 Pan Am Circle ~ Suite 120 ~ Tampa, Florida 33607
Phone (813) 873-7300 ~ Fax (813) 873-7070

Carlton Lakes Community Development District

Balance Sheet

As of 10/31/2018
(In Whole Numbers)

	General Fund	Debt Service - Series 2015	Debt Service - Series 2017	Debt Service - Series 2018	Capital Projects - Series 2015	Capital Projects - Series 2017	Capital Projects - Series 2018	General Fixed Assets Account Group	General Long-Term Debt	Total
Assets										
Cash-Operating Account	54,419	0	0	0	0	0	0	0	0	54,419
Investments-Revenue 2018 (5000)	0	0	0	578	0	0	0	0	0	578
Investments-Interest 2018 (5001)	0	0	0	227,905	0	0	0	0	0	227,905
Investments-Reserve 2018 (5003)	0	0	0	211,008	0	0	0	0	0	211,008
Investments-Amenity 2018 (5005)	0	0	0	0	0	0	498,105	0	0	498,105
Investments-Carlton Lakes West 2018 (5006)	0	0	0	0	0	0	482,515	0	0	482,515
Investments-Phase 1C, 1E 2018 (5007)	0	0	0	0	0	0	219,649	0	0	219,649
Due From Developer	0	0	0	0	0	0	0	0	0	0
Assessments Receivable - Tax Roll	0	0	0	0	0	0	0	0	0	0
Investments-Revenue 2017 (8000)	0	0	162,292	0	0	0	0	0	0	162,292
Investments-Interest 2017 (8001)	0	0	0	0	0	0	0	0	0	0
Investments-Reserve 2017 (8003)	0	0	103,845	0	0	0	0	0	0	103,845
Investments-Construction 2017 (8005)	0	0	0	0	0	1	0	0	0	1
Investments-Amenity Center 2017 (8007)	0	0	0	0	0	18	0	0	0	18
Investments-Construction 2015 (8005)	0	0	0	0	19	0	0	0	0	19
Investments-Revenue 2015 (8004)	0	365,178	0	0	0	0	0	0	0	365,178
Investments-Reserve 2015 (8003)	0	550,775	0	0	0	0	0	0	0	550,775
Investments-Interest 2015 (8000)	0	0	0	0	0	0	0	0	0	0
Investments-Prepayment 2015 (8002)	0	382,665	0	0	0	0	0	0	0	382,665
Prepaid Items	0	0	0	0	0	0	0	0	0	0
Prepaid General Liability Insurance	0	0	0	0	0	0	0	0	0	0
Prepaid Professional Liability	0	0	0	0	0	0	0	0	0	0
Prepaid Trustee Fees	0	0	0	0	0	0	0	0	0	0
Prepaid Property Insurance	0	0	0	0	0	0	0	0	0	0
Deposits	2,760	0	0	0	0	0	0	0	0	2,760
Construction Work In Progress	0	0	0	0	0	0	0	12,516,790	0	12,516,790
Amount Available-Debt Service	0	0	0	0	0	0	0	0	1,568,253	1,568,253
Amount To Be Provided-Debt Service	0	0	0	0	0	0	0	0	14,851,747	14,851,747
Other	0	0	0	0	0	0	0	0	0	0
Total Assets	57,179	1,298,618	266,137	439,491	19	19	1,200,269	12,516,790	16,420,000	32,198,523
Liabilities										
Accounts Payable	33,676	0	0	0	0	0	0	0	0	33,676
Accounts Payable Other	0	0	0	0	0	0	0	0	0	0
Retainage Payable	0	0	0	0	0	83,116	0	0	0	83,116
Due To Debt Service Fund	0	0	0	0	0	0	0	0	0	0
Unearned Revenues	0	0	0	0	0	0	0	0	0	0
Revenue Bonds Payable-Series 2015	0	0	0	0	0	0	0	0	8,225,000	8,225,000
Revenue Bonds Payable-Series 2017	0	0	0	0	0	0	0	0	3,940,000	3,940,000

Carlton Lakes Community Development District

Balance Sheet

As of 10/31/2018
(In Whole Numbers)

	General Fund	Debt Service - Series 2015	Debt Service - Series 2017	Debt Service - Series 2018	Capital Projects - Series 2015	Capital Projects - Series 2017	Capital Projects - Series 2018	General Fixed Assets Account Group	General Long-Term Debt	Total
Revenue Bonds Payable-Series 2018	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>4,255,000</u>	<u>4,255,000</u>
Total Liabilities	<u>33,676</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>83,116</u>	<u>0</u>	<u>0</u>	<u>16,420,000</u>	<u>16,536,792</u>
Fund Equity & Other Credits										
Fund Balance-All Other Reserves	0	1,285,795	261,118	439,383	19	(83,097)	1,513,970	0	0	3,417,189
Fund Balance-Unreserved	68,698	0	0	0	0	0	0	0	0	68,698
Investment In General Fixed Assets	0	0	0	0	0	0	0	12,516,790	0	12,516,790
Other	<u>(45,194)</u>	<u>12,823</u>	<u>5,019</u>	<u>108</u>	<u>0</u>	<u>0</u>	<u>(313,701)</u>	<u>0</u>	<u>0</u>	<u>(340,945)</u>
Total Fund Equity & Other Credits	<u>23,503</u>	<u>1,298,618</u>	<u>266,137</u>	<u>439,491</u>	<u>19</u>	<u>(83,097)</u>	<u>1,200,269</u>	<u>12,516,790</u>	<u>0</u>	<u>15,661,731</u>
Total Liabilities & Fund Equity	<u>57,179</u>	<u>1,298,618</u>	<u>266,137</u>	<u>439,491</u>	<u>19</u>	<u>19</u>	<u>1,200,269</u>	<u>12,516,790</u>	<u>16,420,000</u>	<u>32,198,523</u>

Carlton Lakes Community Development District

Statement of Revenues and Expenditures

001 - General Fund

From 10/1/2018 Through 10/31/2018

(In Whole Numbers)

	Total Budget - Original	Current Period Actual	Total Budget Variance - Original	Percent Total Budget Remaining - Original
Revenues				
Special Assessments - Service Charges				
O&M Assmts - Tax Roll	352,300	0	(352,300)	(100)%
O&M Assmts - Off Roll	41,125	0	(41,125)	(100)%
Interest Earnings				
Interest Earnings	0	1	1	0 %
Total Revenues	393,425	1	(393,424)	(101)%
Expenditures				
Financial & Administrative				
District Manager	44,000	2,813	41,188	94 %
District Engineer	4,750	560	4,190	88 %
Disclosure Report	10,900	0	10,900	100 %
Trustees Fees	12,000	3,493	8,507	71 %
Accounting Services	1,500	0	1,500	100 %
Auditing Services	8,000	0	8,000	100 %
Postage, Phone, Faxes, Copies	750	28	722	96 %
Public Officials Insurance	2,100	1,850	250	12 %
Legal Advertising	1,000	948	53	5 %
Bank Fees	250	21	229	92 %
Dues, Licenses & Fees	175	175	0	0 %
Office Supplies	250	0	250	100 %
Legal Counsel				
District Counsel	10,000	599	9,401	94 %
Electric Utility Services				
Electric Utility Services	50,000	9,946	40,054	80 %
Decorative Light Maintenance	5,000	0	5,000	100 %
Garbage/Solid Waste Control Services				
Garbage Collection	500	0	500	100 %
Water-Sewer Combination Services				
Water Utility Services	2,500	310	2,190	88 %
Other Physical Environment				
Waterway Management Program	7,750	626	7,124	92 %
Property & Casualty Insurance	7,000	2,660	4,340	62 %
Club Facility Maintenance	15,000	3,880	11,120	74 %
Landscape Maintenance - Contract	170,000	14,163	155,837	92 %
Landscape Maintenance - Other	10,000	1,725	8,275	83 %
Plant Replacement Program	5,000	0	5,000	100 %
Irrigation Maintenance	10,000	0	10,000	100 %
Pool Maintenance	15,000	1,400	13,600	91 %
Total Expenditures	393,425	45,196	348,229	89 %
Excess Of Revenues Over (Under) Expenditures	0	(45,194)	(45,194)	0 %
Fund Balance, Beginning of Period	0	68,698	68,698	0 %
Fund Balance, End of Period	0	23,503	23,503	0 %

Carlton Lakes Community Development District

Statement of Revenues and Expenditures

200 - Debt Service - Series 2015
 From 10/1/2018 Through 10/31/2018
 (In Whole Numbers)

	Total Budget - Original	Current Period Actual	Total Budget Variance - Original	Percent Total Budget Remaining - Original
Revenues				
Special Assessments - Capital Improvements				
DS Assmts - Tax Roll	549,769	0	(549,769)	(100)%
DS Assmts - Prepayments	0	11,709	11,709	0 %
DS Assmts - Off Roll	0	802	802	0 %
Interest Earnings				
Interest Earnings	<u>0</u>	<u>312</u>	<u>312</u>	<u>0 %</u>
Total Revenues	<u>549,769</u>	<u>12,823</u>	<u>(536,946)</u>	<u>(98)%</u>
Expenditures				
Debt Service Payments				
Interest Payment	429,769	0	429,769	100 %
Principal Payment	<u>120,000</u>	<u>0</u>	<u>120,000</u>	<u>100 %</u>
Total Expenditures	<u>549,769</u>	<u>0</u>	<u>549,769</u>	<u>100 %</u>
Excess Of Revenues Over (Under) Expenditures	<u>0</u>	<u>12,823</u>	<u>12,823</u>	<u>0 %</u>
Fund Balance, Beginning of Period	0	1,285,795	1,285,795	0 %
Fund Balance, End of Period	<u><u>0</u></u>	<u><u>1,298,618</u></u>	<u><u>1,298,618</u></u>	<u><u>0 %</u></u>

Carlton Lakes Community Development District

Statement of Revenues and Expenditures

201 - Debt Service - Series 2018
 From 10/1/2018 Through 10/31/2018
 (In Whole Numbers)

	Total Budget - Original	Current Period Actual	Total Budget Variance - Original	Percent Total Budget Remaining - Original
Revenues				
Special Assessments - Capital Improvements				
DS Assmts - Tax Roll	215,344	0	(215,344)	(100)%
Interest Earnings				
Interest Earnings	<u>0</u>	<u>108</u>	<u>108</u>	<u>0 %</u>
Total Revenues	<u>215,344</u>	<u>108</u>	<u>(215,236)</u>	<u>(100)%</u>
Expenditures				
Debt Service Payments				
Interest Payment	<u>215,344</u>	<u>0</u>	<u>215,344</u>	<u>100 %</u>
Total Expenditures	<u>215,344</u>	<u>0</u>	<u>215,344</u>	<u>100 %</u>
Excess Of Revenues Over (Under) Expenditures	<u>0</u>	<u>108</u>	<u>108</u>	<u>0 %</u>
Fund Balance, Beginning of Period	0	439,383	439,383	0 %
Fund Balance, End of Period	<u><u>0</u></u>	<u><u>439,491</u></u>	<u><u>439,491</u></u>	<u><u>0 %</u></u>

Carlton Lakes Community Development District

Statement of Revenues and Expenditures

203 - Debt Service - Series 2017
 From 10/1/2018 Through 10/31/2018
 (In Whole Numbers)

	Total Budget - Original	Current Period Actual	Total Budget Variance - Original	Percent Total Budget Remaining - Original
Revenues				
Special Assessments - Capital Improvements				
DS Assmts - Tax Roll	255,113	0	(255,113)	(100)%
DS Assmts - Developer	0	4,955	4,955	0 %
Interest Earnings				
Interest Earnings	0	64	64	0 %
Total Revenues	255,113	5,019	(250,094)	(98)%
Expenditures				
Debt Service Payments				
Interest Payment	190,113	0	190,113	100 %
Principal Payment	65,000	0	65,000	100 %
Total Expenditures	255,113	0	255,113	100 %
Excess Of Revenues Over (Under) Expenditures	0	5,019	5,019	0 %
Fund Balance, Beginning of Period	0	261,118	261,118	0 %
Fund Balance, End of Period	0	266,137	266,137	0 %

Carlton Lakes Community Development District

Statement of Revenues and Expenditures

300 - Capital Projects - Series 2015

From 10/1/2018 Through 10/31/2018

(In Whole Numbers)

	Total Budget - Original	Current Period Actual	Total Budget Variance - Original	Percent Total Budget Remaining - Original
Excess Of Revenues Over (Under) Expenditures	<u>0</u>	<u>0</u>	<u>0</u>	<u>0 %</u>
Fund Balance, Beginning of Period	0	19	19	0 %
Fund Balance, End of Period	<u><u>0</u></u>	<u><u>19</u></u>	<u><u>19</u></u>	<u><u>0 %</u></u>

Carlton Lakes Community Development District

Statement of Revenues and Expenditures

301 - Capital Projects - Series 2018

From 10/1/2018 Through 10/31/2018

(In Whole Numbers)

	Total Budget - Original	Current Period Actual	Total Budget Variance - Original	Percent Total Budget Remaining - Original
Revenues				
Interest Earnings				
Interest Earnings	<u>0</u>	<u>379</u>	<u>379</u>	<u>0 %</u>
Total Revenues	<u>0</u>	<u>379</u>	<u>379</u>	<u>0 %</u>
Expenditures				
Other Physical Environment				
Improvements Other Than Buildings	<u>0</u>	<u>314,081</u>	<u>(314,081)</u>	<u>0 %</u>
Total Expenditures	<u>0</u>	<u>314,081</u>	<u>(314,081)</u>	<u>0 %</u>
Excess Of Revenues Over (Under) Expenditures	<u>0</u>	<u>(313,701)</u>	<u>(313,701)</u>	<u>0 %</u>
Fund Balance, Beginning of Period	0	1,513,970	1,513,970	0 %
Fund Balance, End of Period	<u><u>0</u></u>	<u><u>1,200,269</u></u>	<u><u>1,200,269</u></u>	<u><u>0 %</u></u>

Carlton Lakes Community Development District

Statement of Revenues and Expenditures

303 - Capital Projects - Series 2017

From 10/1/2018 Through 10/31/2018

(In Whole Numbers)

	Total Budget - Original	Current Period Actual	Total Budget Variance - Original	Percent Total Budget Remaining - Original
Excess Of Revenues Over (Under) Expenditures	<u>0</u>	<u>0</u>	<u>0</u>	<u>0 %</u>
Fund Balance, Beginning of Period	0	(83,097)	(83,097)	0 %
Fund Balance, End of Period	<u><u>0</u></u>	<u><u>(83,097)</u></u>	<u><u>(83,097)</u></u>	<u><u>0 %</u></u>

Carlton Lakes Community Development District

Statement of Revenues and Expenditures

900 - General Fixed Assets Account Group
 From 10/1/2018 Through 10/31/2018
 (In Whole Numbers)

	Total Budget - Original	Current Period Actual	Total Budget Variance - Original	Percent Total Budget Remaining - Original
Fund Balance, Beginning of Period	0	12,516,790	12,516,790	0 %
Fund Balance, End of Period	<u>0</u>	<u>12,516,790</u>	<u>12,202,709</u>	<u>0 %</u>

Carlton Lakes Community Development District

Statement of Revenues and Expenditures

950 - General Long-Term Debt
From 10/1/2018 Through 10/31/2018
(In Whole Numbers)

	<u>Total Budget - Original</u>	<u>Current Period Actual</u>	<u>Total Budget Variance - Original</u>	<u>Percent Total Budget Remaining - Original</u>
Fund Balance, Beginning of Period	0	16,420,000	16,420,000	0 %
Fund Balance, End of Period	<u>0</u>	<u>16,420,000</u>	<u>16,420,000</u>	<u>0 %</u>

Carlton Lakes Community Development District
Reconcile Cash Accounts

Summary

Cash Account: 10101 Cash-Operating Account
Reconciliation ID: 10/31/18
Reconciliation Date: 10/31/2018
Status: Locked

Bank Balance	65,819.62
Less Outstanding Checks/Vouchers	11,400.40
Plus Deposits in Transit	0.00
Plus or Minus Other Cash Items	0.00
Plus or Minus Suspense Items	<u>0.00</u>
Reconciled Bank Balance	54,419.22
Balance Per Books	<u>54,419.22</u>
Unreconciled Difference	<u><u>0.00</u></u>

Click the Next Page toolbar button to view details.

Carlton Lakes Community Development District
Reconcile Cash Accounts

Detail

Cash Account: 10101 Cash-Operating Account

Reconciliation ID: 10/31/18

Reconciliation Date: 10/31/2018

Status: Locked

Outstanding Checks/Vouchers

<u>Document Number</u>	<u>Document Date</u>	<u>Document Description</u>	<u>Document Amount</u>	<u>Payee</u>
1492	10/22/2018	Series 2015 FY18 Tax Dist ID Excess Fees	3,627.71	Carlton Lakes CDD
1493	10/22/2018	Series 2017 FY18 Tax Dist ID Excess Fees	953.25	Carlton Lakes CDD
1494	10/25/2018	System Generated Check/Voucher	310.06	BOCC
1495	10/25/2018	System Generated Check/Voucher	4,510.00	Egis Insurance Advisors LLC
1496	10/25/2018	System Generated Check/Voucher	599.38	Straley Robin Vericker
1497	10/25/2018	System Generated Check/Voucher	1,400.00	Zebra Cleaning Team, Inc.
			<hr/>	
Outstanding Checks/Vouchers			11,400.40	
			<hr/> <hr/>	

**Carlton Lakes Community Development District
Reconcile Cash Accounts**

Detail

Cash Account: 10101 Cash-Operating Account

Reconciliation ID: 10/31/18

Reconciliation Date: 10/31/2018

Status: Locked

Cleared Checks/Vouchers

<u>Document Number</u>	<u>Document Date</u>	<u>Document Description</u>	<u>Document Amount</u>	<u>Payee</u>
1465	9/20/2018	System Generated Check/Voucher	626.00	First Choice Aquatic Weed Management, LLC
1467	9/20/2018	System Generated Check/Voucher	560.00	Stantec Consulting Services Inc
1468	9/20/2018	System Generated Check/Voucher	130.00	Suzanna M. Kimball
1469	10/1/2018	System Generated Check/Voucher	299.34	BOCC
1470	10/1/2018	System Generated Check/Voucher	2,855.33	Meritus Districts
1471	10/1/2018	System Generated Check/Voucher	734.45	Straley & Robin
1472	10/1/2018	System Generated Check/Voucher	66.36	Tampa Electric Company
1473	10/1/2018	System Generated Check/Voucher	1,948.96	Tampa Electric Company
1474	10/1/2018	System Generated Check/Voucher	4,005.01	Tampa Electric Company
1475	10/1/2018	System Generated Check/Voucher	2,161.40	Tampa Electric Company
1476	10/1/2018	System Generated Check/Voucher	221.47	Tampa Electric Company
1477	10/1/2018	System Generated Check/Voucher	301.01	Tampa Electric Company
1478	10/1/2018	System Generated Check/Voucher	41.75	Tampa Electric Company
1479	10/1/2018	System Generated Check/Voucher	360.30	Tampa Electric Company
1480	10/1/2018	System Generated Check/Voucher	60.84	Tampa Electric Company
1481	10/1/2018	System Generated Check/Voucher	22.09	Tampa Electric Company
1482	10/1/2018	System Generated Check/Voucher	29.66	Tampa Electric Company
1483	10/1/2018	System Generated Check/Voucher	30.72	Tampa Electric Company
1484	10/1/2018	System Generated Check/Voucher	1,351.19	Tampa Electric Company
CD054	10/1/2018	Bank Fee Refund	(26.53)	
1485	10/4/2018	System Generated Check/Voucher	2,500.00	Meritus Districts
1486	10/4/2018	System Generated Check/Voucher	395.00	Times Publishing Company
1487	10/11/2018	System Generated Check/Voucher	175.00	Department of Economic Opportunity
1488	10/11/2018	System Generated Check/Voucher	130.00	Nicholas Ryder
1489	10/11/2018	System Generated Check/Voucher	3,750.00	Securiteam Inc.
1490	10/18/2018	System Generated Check/Voucher	1,725.00	Carson's Lawn & Landscaping Services

Carlton Lakes Community Development District
Reconcile Cash Accounts

Detail

Cash Account: 10101 Cash-Operating Account
Reconciliation ID: 10/31/18
Reconciliation Date: 10/31/2018
Status: Locked

Cleared Checks/Vouchers

<u>Document Number</u>	<u>Document Date</u>	<u>Document Description</u>	<u>Document Amount</u>	<u>Payee</u>
1491	10/18/2018	System Generated Check/Voucher	947.50	Times Publishing Company
Cleared Checks/Vouchers			25,401.85	

Carlton Lakes Community Development District
Reconcile Cash Accounts

Detail

Cash Account: 10101 Cash-Operating Account

Reconciliation ID: 10/31/18

Reconciliation Date: 10/31/2018

Status: Locked

Cleared Deposits

<u>Deposit Number</u>	<u>Document Number</u>	<u>Document Date</u>	<u>Document Description</u>	<u>Document Amount</u>
	CR144	10/22/2018	FY18 Excess Fees - 10.22.18	6,612.67
	CR148	10/31/2018	Interest	<u>1.16</u>
Cleared Deposits				<u><u>6,613.83</u></u>



10/31/2018
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Account Statement

CARLTON LAKES CDD
 2005 PAN AM CIR STE 120
 TAMPA FL 33607-2380

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 1-800-786-8787

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Account Summary	Account Type	Account Number	Statement Period
	PUBLIC FUNDS ADVANTAGE PLUS		10/01/2018 - 10/31/2018

Description	Amount	Description	Amount
Beginning Balance	\$84,607.64	Average Balance	\$68,287.57
Deposits/Credits	\$6,640.36	Average Collected Balance	\$68,287.57
Checks	\$25,428.38	Number of Days in Statement Period	31
Withdrawals/Debits	\$.00	Annual Percentage Yield Earned	.02%
Ending Balance	\$65,819.62	Interest Paid Year to Date	\$1.42

Overdraft Protection
Account Number
Protected By
 Not enrolled
 For more information about SunTrust's Overdraft Services, visit www.suntrust.com/overdraft.

Deposits/Credits	Date	Amount	Serial #	Description
	10/01	26.53		ACCOUNT ANALYSIS FEE REFUND
	10/23	6,612.67		ELECTRONIC/ACH CREDIT
	10/31	1.16		HLLS GENERAL EXCESS FEE DNO22135
				INTEREST PAID THIS STATEMENT THRU 10/31
Deposits/Credits: 3		Total Items Deposited: 0		

Checks	Check Number	Amount	Date Paid	Check Number	Amount	Date Paid	Check Number	Amount	Date Paid
	1465	626.00	10/02	1475	2,161.40	10/04	1484	1,351.19	10/04
	*1467	560.00	10/01	1476	221.47	10/04	1485	2,500.00	10/09
	1468	130.00	10/05	1477	301.01	10/04	1486	395.00	10/17
	1469	299.34	10/10	1478	41.75	10/04	1487	175.00	10/24
	1470	2,855.33	10/02	1479	360.30	10/04	1488	130.00	10/22
	1471	734.45	10/10	1480	60.84	10/04	1489	3,750.00	10/22
	1472	66.36	10/04	1481	22.09	10/04	1490	1,725.00	10/25
	1473	1,948.96	10/04	1482	29.66	10/04	1491	947.50	10/26
	1474	4,005.01	10/04	1483	30.72	10/04			

Checks: 26
 * Indicates break in check number sequence. Check may have been processed electronically and listed as an Electronic/ACH transaction.

Balance Activity History	Date	Balance	Collected Balance	Date	Balance	Collected Balance
	10/01	84,074.17	84,074.17	10/22	62,053.29	62,053.29
	10/02	80,592.84	80,592.84	10/23	68,665.96	68,665.96
	10/04	69,992.08	69,992.08	10/24	68,490.96	68,490.96
	10/05	69,862.08	69,862.08	10/25	66,765.96	66,765.96
	10/09	67,362.08	67,362.08	10/26	65,818.46	65,818.46
	10/10	66,328.29	66,328.29	10/31	65,819.62	65,819.62
	10/17	65,933.29	65,933.29			

The Ending Daily Balances provided do not reflect pending transactions or holds that may have been outstanding when your transactions posted that day. If your available balance wasn't sufficient when transactions posted, fees may have been assessed.

10/31/2018



Account Statement

To change your address, please call 1-800-SUNTRUST (1-800-786-8787).

Complete this section to balance this statement to your transaction register.

Month _____ Year _____

Bank Balance Shown on statement \$ _____

Add (+)
Deposits not shown on this statement (if any). \$ _____

Total (+) \$ _____

Subtract (-)
Checks and other items outstanding but not paid on this statement (if any).

\$	\$

Total (-) \$ _____

Balance \$ _____

These balances should agree ↑

Your Transaction Register Balance \$ _____

Add (+)
Other credits shown on this statement but not in transaction register. \$ _____

Add (+) \$ _____

Interest paid (for use in balancing interest-bearing accounts only). \$ _____

Total (+) \$ _____

Subtract (-) Other debits shown on this statement but not in transaction register.

Service Fees (if any)	\$

Total (-) \$ _____

Balance \$ _____

In Case Of Errors Or Questions About Your Electronic Transfers (EFT)

Telephone us at 800.447.8994, Option 1 or write us at SunTrust Bank, Attention: Fraud Assistance Center, P.O. Box 4418, Mail Code GA-MT-0413, Atlanta, GA 30302 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.