



Financial Report Package

July 2023

Prepared for

Queens Grant Soundside Association

By

Premier Management Company

Assets

OPERATING CASH

10-1000-0000-00 Cash - Pinnacle - Operating 7944 \$230,037.41

Total OPERATING CASH: \$230,037.41

RESERVE CASH

12-1200-0000-00 Cash - Pinnacle - Reserves 7951 302,971.94

Total RESERVE CASH: \$302,971.94

Total Assets: \$533,009.35

Liabilities & Equity

RESERVE FUNDS

25-2510-0000-00 Capital Reserves 318.72

25-2511-0000-00 Townhome General Reserve 60,702.60

25-2513-0000-00 Duplex Reserve 140,929.28

25-2607-0000-00 General Reserves 50,241.04

25-2906-0000-00 Working Capital Reserves 45,075.91

Total RESERVE FUNDS: \$297,267.55

EQUITY

29-2960-0000-00 Retained Earnings 177,436.79

Total EQUITY: \$177,436.79

Net Income Gain / Loss 58,305.01 \$58,305.01

Total Liabilities & Equity: \$533,009.35

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
OPERATING INCOME							
30-3001 General Assessments	\$21,736.66	\$-	\$21,736.66	\$76,431.18	\$126,755.15	(\$50,323.97)	\$126,755.15
30-3004 Late Fee Income	-	-	-	140.00	-	140.00	-
30-3034 Fines & Violations	1,797.32	-	1,797.32	2,097.32	-	2,097.32	-
30-3910 Interest - Reserves	1,025.79	-	1,025.79	5,704.39	-	5,704.39	-
TOTAL OPERATING INCOME	\$24,559.77	\$-	\$24,559.77	\$84,372.89	\$126,755.15	(\$42,382.26)	\$126,755.15
TOTAL OPERATING INCOME	\$24,559.77	\$-	\$24,559.77	\$84,372.89	\$126,755.15	(\$42,382.26)	\$126,755.15
OPERATING EXPENSE							
EXPENSES - BUILDINGS & GROUNDS							
40-4019	-	-	-	699.00	5,000.00	4,301.00	5,000.00
Miscellaneous-Maint./Repairs/Supplies	-	-	-	-	-	-	-
40-4050 Landscape Special Project	-	-	-	-	3,300.00	3,300.00	3,300.00
40-5000 Landscape Contract	-	-	-	18,750.00	38,000.00	19,250.00	38,000.00
40-5016 Irrigation System	-	-	-	2,208.86	2,500.00	291.14	2,500.00
40-6002 Electricity	162.01	-	(162.01)	1,134.07	2,300.00	1,165.93	2,300.00
40-6014 Cable Television	5,257.15	-	(5,257.15)	36,809.44	60,000.00	23,190.56	60,000.00
TOTAL EXPENSES - BUILDINGS & GROUNDS	\$5,419.16	\$-	(\$5,419.16)	\$59,601.37	\$111,100.00	\$51,498.63	\$111,100.00
EXPENSES - ADMINISTRATIVE							
80-8002 Office Supplies Expense	24.88	-	(24.88)	661.34	720.00	58.66	720.00
80-8006 Accounting Expense	-	-	-	260.00	600.00	340.00	600.00
80-8008 Legal Expense	687.00	-	(687.00)	7,824.00	4,200.00	(3,624.00)	4,200.00
80-8010 Insurance Expense	-	-	-	3,315.24	4,555.15	1,239.91	4,555.15
80-8014 Management Fees	650.00	-	(650.00)	4,550.00	7,800.00	3,250.00	7,800.00
80-8015 Postage	-	-	-	-	600.00	600.00	600.00
80-8024 Late Fees to Mgt. Co.	-	-	-	70.00	-	(70.00)	-
80-8025 Fines to Mgt. Co.	449.33	-	(449.33)	449.33	-	(449.33)	-
80-8044 Federal Income Tax - Association	-	-	-	204.00	-	(204.00)	-
80-8090 Misc. Administrative Expense	-	-	-	95.00	480.00	385.00	480.00
TOTAL EXPENSES - ADMINISTRATIVE	\$1,811.21	\$-	(\$1,811.21)	\$17,428.91	\$18,955.15	\$1,526.24	\$18,955.15
TOTAL OPERATING EXPENSE	\$7,230.37	\$-	(\$7,230.37)	\$77,030.28	\$130,055.15	\$53,024.87	\$130,055.15
NET INCOME:	\$17,329.40	\$0.00	\$17,329.40	\$7,342.61	(\$3,300.00)	\$10,642.61	(\$3,300.00)

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
INCOME - TOWNHOME							
36-3002 Townhome Assessments	\$18,908.76	\$-	\$18,908.76	\$59,635.32	\$81,452.89	(\$21,817.57)	\$81,452.89
TOTAL INCOME - TOWNHOME	\$18,908.76	\$-	\$18,908.76	\$59,635.32	\$81,452.89	(\$21,817.57)	\$81,452.89
TOTAL OPERATING INCOME	\$18,908.76	\$-	\$18,908.76	\$59,635.32	\$81,452.89	(\$21,817.57)	\$81,452.89
OPERATING EXPENSE							
EXPENSES - TOWNHOME BUILDING & GROUNDS							
46-4610 Townhome Building Repairs	-	-	-	125.22	2,100.00	1,974.78	2,100.00
46-4640 Townhome Insurance Expense	5,859.67	-	(5,859.67)	38,538.90	68,322.29	29,783.39	68,322.29
TOTAL EXPENSES - TOWNHOME BUILDING & GROUNDS	\$5,859.67	\$-	(\$5,859.67)	\$38,664.12	\$70,422.29	\$31,758.17	\$70,422.29
TOTAL OPERATING EXPENSE	\$5,859.67	\$-	(\$5,859.67)	\$38,664.12	\$70,422.29	\$31,758.17	\$70,422.29
NET INCOME:	\$13,049.09	\$0.00	\$13,049.09	\$20,971.20	\$11,030.60	\$9,940.60	\$11,030.60

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
INCOME - DUPLEXES							
37-3006 Duplex Assessments	\$34,246.94	\$-	\$34,246.94	\$110,523.66	\$147,525.14	(\$37,001.48)	\$147,525.14
TOTAL INCOME - DUPLEXES	\$34,246.94	\$-	\$34,246.94	\$110,523.66	\$147,525.14	(\$37,001.48)	\$147,525.14
TOTAL OPERATING INCOME	\$34,246.94	\$-	\$34,246.94	\$110,523.66	\$147,525.14	(\$37,001.48)	\$147,525.14
OPERATING EXPENSE							
EXPENSES - DUPLEX GLDNGS & GRNDS							
47-4710 Duplex Building Repairs	-	-	-	1,252.18	2,800.00	1,547.82	2,800.00
47-4720 Duplex Insurance	13,863.33	-	(13,863.33)	79,280.28	136,998.90	57,718.62	136,998.90
TOTAL EXPENSES - DUPLEX GLDNGS & GRNDS	\$13,863.33	\$-	(\$13,863.33)	\$80,532.46	\$139,798.90	\$59,266.44	\$139,798.90
TOTAL OPERATING EXPENSE	\$13,863.33	\$-	(\$13,863.33)	\$80,532.46	\$139,798.90	\$59,266.44	\$139,798.90
NET INCOME:	\$20,383.61	\$0.00	\$20,383.61	\$29,991.20	\$7,726.24	\$22,264.96	\$7,726.24

Date	Check #	Payee	Amount
10-1000-0000-00 Cash - Pinnacle - Operating 7944			
07/01/2023	0	Premier Management Company	\$650.00
		Invoice #: 25470	
		80-8014-0000-00 Management Fee for 7/1/2023; Management Fee	\$650.00
07/06/2023	100111	Marshall, Williams & Gorham, LLP	\$390.00
		Invoice #: 9106	
		80-8008-0000-00 Payment - Invoice No: 9106; legal fees-Marshall, Williams & Gorham, LLP	\$390.00
07/06/2023	100112	Marshall, Williams & Gorham, LLP	\$270.00
		Invoice #: 9107	
		80-8008-0000-00 Payment - Invoice No: 9107; legal fees-Marshall, Williams & Gorham, LLP	\$270.00
07/06/2023	100113	NCJUA-NCIUA	\$17,579.00
		Invoice #: 070223-7371	
		47-4720-0000-03 Payment - Invoice No: 070223-7371; insurance-NCJUA-NCIUA	\$11,719.33
		46-4640-0000-01 Payment - Invoice No: 070223-7371; insurance-NCJUA-NCIUA	\$5,859.67
07/06/2023	100114	American Bankers Insurance Company of Florida	\$994.00
		Invoice #: 060523-4159	
		47-4720-0000-03 Payment - Invoice No: 060523-4159; 969 A Tower Court Unit 5A-American Bankers Insurance Company of Florida	\$994.00
07/14/2023	100115	Selective Ins Company	\$1,150.00
		Invoice #: 071123-0926	
		47-4720-0000-03 Payment - Invoice No: 071123-0926; 960B Tower-Selective Ins Company	\$1,150.00
07/14/2023	100116	Spectrum	\$5,257.15
		Invoice #: 0029506070323	
		40-6014-0000-00 Payment - Invoice No: 0029506070323; Cable-Spectrum	\$5,257.15
07/17/2023	300012	965 Tower Court A, LLC	\$1,797.32
		30-3001-0000-00 Return; Return - Homeowner overpaid and asked for refund	\$1,797.32
07/19/2023	100117	Jones-Onslow Electric	\$162.01
		Invoice #: 22991964	
		40-6002-0000-00 Payment - Invoice No: 22991964; electric-Jones-Onslow Electric	\$162.01
07/31/2023	0	Premier Management Company	\$501.21

Date	Check #	Payee	Amount
Invoice #: 27221			
		80-8002-0000-00 Addendum for 7/31/2023; GL 8002 - Office Supplies - Monthly Storage	\$1.50
		80-8002-0000-00 Addendum for 7/31/2023; GL 8002 - Office Supplies - Online Services	\$8.58
		80-8002-0000-00 Addendum for 7/31/2023; GL 8002 - Office Supplies - Remote Backup	\$6.00
		80-8008-0000-00 Addendum for 7/31/2023; GL 8008 - Legal - Payne legal work	\$27.00
		80-8025-0000-00 Addendum for 7/31/2023; Fines - Account - 89300187672	\$449.33
		80-8002-0000-00 Addendum for 7/31/2023; A/P Processing - AP Processing - 07-06-2023	\$4.40
		80-8002-0000-00 Addendum for 7/31/2023; A/P Processing - AP Processing - 07-14-2023	\$2.20
		80-8002-0000-00 Addendum for 7/31/2023; A/P Processing - AP Processing - 07-17-2023	\$1.10
		80-8002-0000-00 Addendum for 7/31/2023; A/P Processing - AP Processing - 07-19-2023	\$1.10
		Account Totals	# Checks: 10
			\$28,750.69
		Association Totals	# Checks: 10
			\$28,750.69

Queens Grant Soundside Association

From 7/1/2023 To 7/31/2023

Account No:	New Owner	Previous Owner	Posting Date	Settlement Date
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Queens Grant Soundside Association Count : 0

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
02/27/2023		Marsh & McLennan Agency		100074	(\$12,672.68)
07/31/2023		Premier Management Company		0	(\$501.21)
			Total Uncleared		(\$13,173.89)

Pinnacle - Operating - 7944 Summary

Ending Account Balance:	\$ 230,037.41
Uncleared Items:	(\$13,173.89)
Adjusted Balance:	\$ 243,211.30
Bank Ending Balance:	\$ 243,211.30
Difference:	\$-

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
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Pinnacle - Reserve - 7951 Summary

Ending Account Balance:	\$ 302,971.94
Uncleared Items:	\$-
<hr style="width: 100%;"/>	
Adjusted Balance:	\$ 302,971.94
Bank Ending Balance:	\$ 302,971.94
<hr style="width: 100%;"/>	
Difference:	\$-



150 Third Avenue South
 Suite 900
 Nashville, TN 37201
 www.pnfp.com

Client Service Center 800-264-3613
 Pinnacle Anytime 866-755-5428

RETURN SERVICE REQUESTED

Account
 XXXXXXXX7944

Queens Grant Soundside Association
 Premier Management Company - Agent
 Queens Grant Soundside - 893 OA
 PO Box 12051
 Wilmington, NC 28405-0100

Statement of Account

Horizon 75

Balance 7/03/23	Summary	
\$ 194,377.53	Credits	+\$77,255.40
Balance 7/31/23	Interest	+\$0.00
\$ 243,211.30	Debits	-\$28,421.63



Credit Transactions

Deposits

7/03	Premier Mgmt195 OnlinePay 1561429512 1561429512 Premier Mgmt195	480.13
7/03	Remote Deposit	11,950.70
7/05	Premier Mgmt195 OnlinePay 1561429512 1561429512 Premier Mgmt195	1,934.65
7/05	Premier Mgmt195 OnlinePay 1561429512 1561429512 Premier Mgmt195	2,757.58
7/05	AIBILLPAYMC BILLPAY 87 3454214418 Queens Grant Soundside	3,584.64
7/05	Remote Deposit	480.13
7/06	AIBILLPAYMC BILLPAY 87 3454214418 Queens Grant Soundside	1,797.32
7/06	Premier Mgmt195 OnlinePay 1561429512 1561429512 Premier Mgmt195	4,212.10
7/06	Remote Deposit	2,277.45
7/07	Premier Mgmt195 OnlinePay 1561429512 1561429512 Premier Mgmt195	470.13
7/07	AIBILLPAYMC BILLPAY 87 3454214418 Queens Grant Soundside	1,797.32

Protecting Yourself from Fraud

Fraud makes headlines when high-profile people do it, but wire and money transfer scams happen to average people and businesses every day. The FBI estimates about \$2 billion is lost annually to wire-transfer fraud. The key is to slow down and verify payment requests by a second method -- such as a telephone call using a known number. Because once you have wired the money, it's nearly impossible to retrieve it. Read more at [PNFP.com/FraudProtection](https://www.pnfp.com/FraudProtection).





ELECTRONIC TRANSFER ERROR RESOLUTION

This Electronic Transfer Error Resolution only applies to accounts held for personal, family or household purposes and is therefore not applicable to business, trust accounts, or any such account held for non-personal purposes.

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed at the end of this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt.

- Tell us your name and account number (if any).
- 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.
- Tell us the dollar amount of the suspected error.

We must hear from you no later than 60 days after we send the FIRST statement on which the problem or error appeared.

We will provide provisional credit for the amount that you think is in error within 10 business days of your complaint and begin an investigation of the transaction(s). In most cases, we will disclose the results of the investigation within 10 business days of your complaint and correct any error promptly. If we need more time to investigate the complaint, we may take up to 45 days (90 days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) to complete our investigation. However, you will have use of the funds in question during our investigation.

Pinnacle Bank
150 3rd Avenue South, Suite 900
Nashville, TN 37201
(800) 264-3613

7/07	Remote Deposit			6,342.22
7/10	Remote Deposit			6,009.42
7/11	Premier Mgmt195	ASSN DUES 1561429512	1561429512 Premier Mgmt195	4,064.77
7/11	Premier Mgmt195	OnlinePay 1561429512	1561429512 Premier Mgmt195	7,326.61
7/13	Premier Mgmt195	OnlinePay 1561429512	1561429512 Premier Mgmt195	480.13
7/13	AIBILLPAYMC	BILLPAY 87	3454214418 Queens Grant Soundside	1,797.32
7/14	Remote Deposit			480.13
7/17	Remote Deposit			3,869.30
7/19	Remote Deposit			5,539.29
7/21	Premier Mgmt195	OnlinePay 1561429512	1561429512 Premier Mgmt195	1,797.32
7/24	5/3 BANKCARD SYS	DEPOSIT 4445056961311	1310281170 REVO*QUEENSGRANTSOUNDS	1,934.65
7/28	Premier Mgmt195	OnlinePay 1561429512	1561429512 Premier Mgmt195	3,594.64
7/31	Premier Mgmt195	OnlinePay 1561429512	1561429512 Premier Mgmt195	480.13
7/31	Remote Deposit			1,797.32
Total Credits				\$77,255.40

Debit Transactions

Other Debits

7/03	Premier Mgmt195	VENDOR PAY 1561429512	1561429512 Premier Mgmt195	16.08
7/03	Premier Mgmt195	VENDOR PAY 1561429512	1561429512 Premier Mgmt195	156.07
7/05	Premier Mgmt195	VENDOR PAY 1561429512	1561429512 Premier Mgmt195	650.00
7/07	AVIDPAY SERVICE	AVIDPAY CK100113	1561861608 QueensGrantSoundside#8 REF*CK*100113*230706*NCJUANCIU A\	17,579.00
7/17	AVIDPAY SERVICE	AVIDPAY CK100115	1561861608 QueensGrantSoundside#8 REF*CK*100115*230714*Selective Ins Company\	1,150.00
7/20	AVIDPAY SERVICE	AVIDPAY CK100117	1561861608 QueensGrantSoundside#8 REF*CK*100117*230719*JonesOnsl ow Electric\	162.01

Checks

7/13	Check 100111			390.00
7/13	Check 100112			270.00
7/12	Check 100114*			994.00
7/28	Check 100116*			5,257.15
7/28	Check 300012*			1,797.32
Total Debits				\$28,421.63

(*) Indicates gap in check number sequence

Average Balance This Statement	\$232,000.91	Annual Percentage Yield Earned	.00%
Interest Earned This Period	\$.00	Days in Period	29
Interest Paid Year to Date	\$.00	Interest Paid	\$.00

DAILY BALANCE INFORMATION

7/03	206,636.21	7/11	231,461.55	7/19	240,823.72
7/05	214,743.21	7/12	230,467.55	7/20	240,661.71
7/06	223,030.08	7/13	232,085.00	7/21	242,459.03
7/07	214,060.75	7/14	232,565.13	7/24	244,393.68
7/10	220,070.17	7/17	235,284.43	7/28	240,933.85

7/31

243,211.30

Credit **\$11950.70**
Date/Time 7/3/2023 2:47 PM

Comment Virtual Deposit Ticket

Pinnacle Bank
Queens Grant Soundside Association

R/T 064008637 Account 800107897864 TC 40 Amount \$11950.70

#0 07/03/2023 \$11,950.70

Credit **\$480.13**
Date/Time 7/5/2023 2:48 PM

Comment Virtual Deposit Ticket

Pinnacle Bank
Queens Grant Soundside Association

R/T 064008637 Account 800107897864 TC 40 Amount \$480.13

#0 07/05/2023 \$480.13

Credit **\$2277.45**
Date/Time 7/6/2023 2:46 PM

Comment Virtual Deposit Ticket

Pinnacle Bank
Queens Grant Soundside Association

R/T 064008637 Account 800107897864 TC 40 Amount \$2277.45

#0 07/06/2023 \$2,277.45

Credit **\$6342.22**
Date/Time 7/7/2023 2:46 PM

Comment Virtual Deposit Ticket

Pinnacle Bank
Queens Grant Soundside Association

R/T 064008637 Account 800107897864 TC 40 Amount \$6342.22

#0 07/07/2023 \$6,342.22

Credit **\$6009.42**
Date/Time 7/10/2023 2:46 PM

Comment Virtual Deposit Ticket

Pinnacle Bank
Queens Grant Soundside Association

R/T 064008637 Account 800107897864 TC 40 Amount \$6009.42

#0 07/10/2023 \$6,009.42

Credit **\$480.13**
Date/Time 7/14/2023 2:46 PM

Comment Virtual Deposit Ticket

Pinnacle Bank
Queens Grant Soundside Association

R/T 064008637 Account 800107897864 TC 40 Amount \$480.13

#0 07/14/2023 \$480.13

Credit **\$3869.30**
Date/Time 7/17/2023 2:46 PM

Comment Virtual Deposit Ticket

Pinnacle Bank
Queens Grant Soundside Association

R/T 064008637 Account 800107897864 TC 40 Amount \$3869.30

#0 07/17/2023 \$3,869.30

Credit **\$5539.29**
Date/Time 7/19/2023 2:46 PM

Comment Virtual Deposit Ticket

Pinnacle Bank
Queens Grant Soundside Association

R/T 064008637 Account 800107897864 TC 40 Amount \$5539.29

#0 07/19/2023 \$5,539.29

Credit **\$1797.32**
Date/Time 7/31/2023 2:46 PM

Comment Virtual Deposit Ticket

Pinnacle Bank
Queens Grant Soundside Association

R/T 064008637 Account 800107897864 TC 40 Amount \$1797.32

#0 07/31/2023 \$1,797.32

QUEENS GRANT SOUNDSIDE ASSOCIATION
Pinnacle Bank
100111
110 3rd Avenue South
Wilmington, NC 28405
DATE: 07/06/2023

PAY TO: Marshall, Williams, Gorham \$ 390.00
THE ORDER OF Three Hundred Ninety Dollars and Zero Cents
DOLLARS

MEMO: Inv 8106

100111 064008637 800107897864

#100111 07/13/2023 \$390.00

QUEENS GRANT SOUNDSIDE ASSOCIATION
Pinnacle Bank
100112
110 3rd Avenue South
Wilmington, NC 28405
DATE: 07/06/2023

PAY TO: Marshall, Williams, Gorham \$ 270.00
THE ORDER OF Two Hundred Seventy Dollars and Zero Cents
DOLLARS

MEMO: Inv 8107

100112 064008637 800107897864

#100112 07/13/2023 \$270.00

QUEENS GRANT SOUNDSIDE ASSOCIATION
Pinnacle Bank
100114
110 3rd Avenue South
Wilmington, NC 28405
DATE: 07/06/2023

PAY TO: American Bankers Insurance Company of Florida \$ 994.00
THE ORDER OF Nine Hundred Ninety Four Dollars and Zero Cents
DOLLARS

MEMO: Act 100104159 inv 80612-4159

PERMAT

100114 064008637 800107897864

#100114 07/12/2023 \$994.00

Queens Grant Soundside 893
c/o Premier Management Co.
P.O. Box 12051
Wilmington, NC 28405

FirstBank
150 3rd Avenue South
Nashville, TN 37203

100116
DATE: 07/14/2023

PAY TO Spectrum \$ 5,257.15
THE ORDER OF Five Thousand Two Hundred Fifty-Seven Dollars and Fifteen Cents DOLLARS

MEMO: ACE 8251 40189 0079506 (11/02/2015/03/23)

SECURITY FEATURES INCLUDED: DETAILS ON BACK

⑆100116⑆ ⑆054008537⑆ 800107897944⑆

#100116 07/28/2023 \$5,257.15

Queens Grant Soundside Association (893)
c/o Premier Management Co.
P.O. Box 15025
Wilmington, NC 28405

Phonetic Financial Partners Nashville, TN

Check Number: 300012

PAY One Thousand, Seven Hundred Ninety-Seven And 32/100 Dollars DATE: 07/17/2023 AMOUNT: ***\$1,797.32

TO THE ORDER OF: 958 Tower Court A, LLC
315 Preshwood Dr.
Hillsborough, NC 27278

MEMO: Return

SECURITY FEATURES INCLUDED: DETAILS ON BACK

⑆000300012⑆ ⑆054008537⑆ 800107897944⑆ ⑆0000179732⑆

#300012 07/28/2023 \$1,797.32



150 Third Avenue South
Suite 900
Nashville, TN 37201
www.pnfp.com

Client Service Center 800-264-3613
Pinnacle Anytime 866-755-5428

RETURN SERVICE REQUESTED

Account
XXXXXXXX7951

Queens Grant Soundside Association
Premier Management Company - Agent
Queens Grant Soundside - 893 MM
PO Box 12051
Wilmington, NC 28405-0100

Statement of Account

Zenith Money Market Business

Balance 7/03/23 \$ 301,946.15	Summary	
Balance 7/31/23 \$ 302,971.94		
	Credits	+\$0.00
	Interest	+\$1,025.79
	Debits	-\$0.00



Credit Transactions

Interest

7/31	Interest Deposit	1,025.79
Total Interest Paid		\$1,025.79

Average Balance This Statement	\$301,946.15	Annual Percentage Yield Earned	4.07%
Interest Earned This Period	\$959.61	Days in Period	29
2023 Interest Paid	\$5,395.98	Interest Paid	\$1,025.79

Protecting Yourself from Fraud

Fraud makes headlines when high-profile people do it, but wire and money transfer scams happen to average people and businesses every day. The FBI estimates about \$2 billion is lost annually to wire-transfer fraud. The key is to slow down and verify payment requests by a second method -- such as a telephone call using a known number. Because once you have wired the money, it's nearly impossible to retrieve it. Read more at [PNFP.com/FraudProtection](https://www.pnfp.com/FraudProtection).

DAILY BALANCE INFORMATION

7/03	301,946.15	7/31	302,971.94
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ELECTRONIC TRANSFER ERROR RESOLUTION

This Electronic Transfer Error Resolution only applies to accounts held for personal, family or household purposes and is therefore not applicable to business, trust accounts, or any such account held for non-personal purposes.

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed at the end of this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt.

- Tell us your name and account number (if any).
- 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.
- Tell us the dollar amount of the suspected error.

We must hear from you no later than 60 days after we send the FIRST statement on which the problem or error appeared.

We will provide provisional credit for the amount that you think is in error within 10 business days of your complaint and begin an investigation of the transaction(s). In most cases, we will disclose the results of the investigation within 10 business days of your complaint and correct any error promptly. If we need more time to investigate the complaint, we may take up to 45 days (90 days if the transfer involved a point-of-sale transaction or a foreign initiated transfer) to complete our investigation. However, you will have use of the funds in question during our investigation.

Pinnacle Bank
150 3rd Avenue South, Suite 900
Nashville, TN 37201
(800) 264-3613