



Financial Report Package

July 2023

Prepared for

Queens Grant Recreation Assn., Inc.

By

Premier Management Company

Assets

OPERATING CASH

10-1000-0000-00 Cash - Pinnacle - Operating 2656 \$213,009.80

Total OPERATING CASH: \$213,009.80

RESERVE CASH

12-1200-0000-00 Cash - Pinnacle - Reserves 8646 178,624.58

Total RESERVE CASH: \$178,624.58

Total Assets: **\$391,634.38**

Liabilities & Equity

RESERVE FUNDS

25-2607-0000-00 General Reserves 175,449.85

Total RESERVE FUNDS: \$175,449.85

EQUITY

29-2960-0000-00 Retained Earnings 143,190.46

Total EQUITY: \$143,190.46

Net Income Gain / Loss 72,994.07
\$72,994.07

Total Liabilities & Equity: **\$391,634.38**

Income Statement - Operating

Queens Grant Recreation Assn., Inc.

From 07/01/2023 to 07/31/2023

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
OPERATING INCOME							
3001-0000-00 General Assessments	\$84,456.05	\$-	\$84,456.05	\$312,516.80	\$436,000.00	(\$123,483.20)	\$436,000.00
3004-0000-00 Late Fee Income	-	-	-	240.00	-	240.00	-
3910-0000-00 Interest - Reserves	604.78	-	604.78	3,174.73	-	3,174.73	-
Total OPERATING INCOME	\$85,060.83	\$-	\$85,060.83	\$315,931.53	\$436,000.00	(\$120,068.47)	\$436,000.00
Total OPERATING INCOME	\$85,060.83	\$-	\$85,060.83	\$315,931.53	\$436,000.00	(\$120,068.47)	\$436,000.00
OPERATING EXPENSE							
EXPENSES - BUILDINGS & GROUNDS							
4004-0000-00 Major Building Repairs	8,539.29	-	(8,539.29)	20,935.86	-	(20,935.86)	-
4015-0000-00 Clubhouse Repairs	-	-	-	-	4,200.00	4,200.00	4,200.00
4019-0000-00	-	-	-	5,553.10	-	(5,553.10)	-
Miscellaneous-Maint./Repairs/Supplies	-	-	-	19.75	-	(19.75)	-
4033-0000-00 Plumbing Repairs	-	-	-	1,265.00	4,800.00	3,535.00	4,800.00
4044-0000-00 Gate/Entry Maintenance	-	-	-	6,840.00	19,000.00	12,160.00	19,000.00
5000-0000-00 Landscape Contract	-	-	-	545.00	16,000.00	15,455.00	16,000.00
5011-0000-00 Ground Maintenance	1,619.45	-	(1,619.45)	11,336.15	18,500.00	7,163.85	18,500.00
5400-0000-00 Pool Contract	-	-	-	354.38	14,400.00	14,045.62	14,400.00
5404-0000-00 Pool Repairs	57.71	-	(57.71)	504.53	-	(504.53)	-
5406-0000-00 Pool Supplies/Chemicals	1,091.68	-	(1,091.68)	6,350.87	4,500.00	(1,850.87)	4,500.00
6002-0000-00 Electricity	4,907.13	-	(4,907.13)	32,726.03	114,950.90	82,224.87	114,950.90
6003-0000-00 WWTP Waste Water Treatment Plant	134.60	-	(134.60)	11,382.63	102,758.38	91,375.75	102,758.38
6004-0000-00 Water & Sewer	29.99	-	(29.99)	377.50	960.00	582.50	960.00
6012-0000-00 Telephone/Cable	-	-	-	285.00	820.00	535.00	820.00
7004-0000-00 Pest Control	588.00	-	(588.00)	22,236.00	30,000.00	7,764.00	30,000.00
7010-0000-00 Trash Removal	\$16,967.85	\$-	(\$16,967.85)	\$120,711.80	\$330,889.28	\$210,177.48	\$330,889.28
Total EXPENSES - BUILDINGS & GROUNDS							
EXPENSES - ADMINISTRATIVE							
8002-0000-00 Office Supplies Expense	46.57	-	(46.57)	1,099.23	600.00	(499.23)	600.00
8006-0000-00 Accounting Expense	-	-	-	260.00	800.00	540.00	800.00
8008-0000-00 Legal Expense	-	-	-	264.00	6,000.00	5,736.00	6,000.00
8010-0000-00 Insurance Expense	8,838.00	-	(8,838.00)	14,803.00	33,237.82	18,434.82	33,237.82
8014-0000-00 Management Fees	850.00	-	(850.00)	5,950.00	10,200.00	4,250.00	10,200.00
8015-0000-00 Postage	-	-	-	-	360.00	360.00	360.00
8024-0000-00 Late Fees to Mgt. Co.	-	-	-	120.00	-	(120.00)	-
8061-0000-00 Website Expense	44.98	-	(44.98)	614.86	1,800.00	1,185.14	1,800.00
8063-0000-00 Internet Expense	127.97	-	(127.97)	1,781.67	1,620.00	(161.67)	1,620.00
8073-0000-00 Meetings Expense	-	-	-	-	500.00	500.00	500.00
8090-0000-00 Misc. Administrative Expense	-	-	-	140.00	-	(140.00)	-
Total EXPENSES - ADMINISTRATIVE	\$9,907.52	\$-	(\$9,907.52)	\$25,032.76	\$55,117.82	\$30,085.06	\$55,117.82
EXPENSES - RESERVES FUNDED							
9000-0000-00 Reserve - General	-	-	-	97,192.90	47,192.90	(50,000.00)	47,192.90
Total EXPENSES - RESERVES FUNDED	\$-	\$-	\$-	\$97,192.90	\$47,192.90	(\$50,000.00)	\$47,192.90
Total OPERATING EXPENSE	\$26,875.37	\$-	(\$26,875.37)	\$242,937.46	\$433,200.00	\$190,262.54	\$433,200.00
Net Income:	\$58,185.46	\$0.00	\$58,185.46	\$72,994.07	\$2,800.00	\$70,194.07	\$2,800.00

Date	Check #	Payee	Amount
10-1000-0000-00 Cash - Pinnacle - Operating 2656			
07/01/2023	0	Premier Management Company	\$850.00
		Invoice #: 25469	
		80-8014-0000-00 Management Fee for 7/1/2023; Management Fee	\$850.00
07/06/2023	100236	Carolina Swim	\$1,619.45
		Invoice #: 10001751	
		40-5400-0000-00 Payment - Invoice No: 10001751; monthly contract-Carolina Swim	\$1,619.45
07/06/2023	100237	Environmental Chemists	\$168.00
		Invoice #: 209876	
		40-6003-0000-00 Payment - Invoice No: 209876; Chemicals-Environmental Chemists	\$168.00
07/07/2023	100238	Pump Station Solutions	\$2,898.00
		Invoice #: MF 2023 07 QG	
		40-6003-0000-00 Payment - Invoice No: MF 2023 07 QG; monthly contract-Pump Station Solutions	\$2,898.00
07/07/2023	100239	Town of Topsail Beach *	\$107.54
		Invoice #: 063023-591	
		40-6004-0000-00 Payment - Invoice No: 063023-591; 591- Town of Topsail Beach *	\$107.54
07/07/2023	100240	Town of Topsail Beach *	\$27.06
		Invoice #: 063023-587	
		40-6004-0000-00 Payment - Invoice No: 063023-587; 587- Town of Topsail Beach *	\$27.06
07/07/2023	100241	Town of Topsail Beach *	\$8,085.69
		Invoice #: 063023-588	
		40-6003-0000-00 Payment - Invoice No: 063023-588; 588- Town of Topsail Beach *	\$8,085.69
		40-6003-0000-00 Payment - Invoice No: 063023-588; 588- Town of Topsail Beach * (Reversal)	(\$8,085.69)
		40-4004-0000-00 Payment - Invoice No: 063023-588; 588- Town of Topsail Beach *	\$8,085.69
07/07/2023	100242	Town of Topsail Beach *	\$453.60
		Invoice #: 063023-3124	
		40-6003-0000-00 Payment - Invoice No: 063023-3124; 13124- Town of Topsail Beach *	\$453.60
		40-6003-0000-00 Payment - Invoice No: 063023-3124; 13124- Town of Topsail Beach * (Reversal)	(\$453.60)
		40-4004-0000-00 Payment - Invoice No: 063023-3124; 13124- Town of Topsail Beach *	\$453.60
07/07/2023	100243	Spectrum Business	\$29.99
		Invoice #: 0043762062123	
		40-6012-0000-00 Payment - Invoice No: 0043762062123; pool phone-Spectrum Business	\$29.99
07/12/2023	100244	Environmental Chemists	\$28.00
		Invoice #: 210034	
		40-6003-0000-00 Payment - Invoice No: 210034; Chemicals-Environmental Chemists	\$28.00
07/14/2023	100245	Spectrum Business	\$127.97

Date	Check #	Payee	Amount
		Invoice #: 0036170062923	
		80-8063-0000-00 Payment - Invoice No: 0036170062923; INTERNET-Spectrum Business	\$127.97
07/14/2023	100246	Wall Recycling, LLC	\$588.00
		Invoice #: 070123-5432	
		40-7010-0000-00 Payment - Invoice No: 070123-5432; trash July, August, September-Wall Recycling, LLC	\$588.00
07/14/2023	100247	Carolina Swim	\$57.71
		Invoice #: 10001993	
		40-5406-0000-00 Payment - Invoice No: 10001993; code brown-Carolina Swim	\$57.71
07/14/2023	100248	Hanover Insurance	\$906.00
		Invoice #: 061823-6-09	
		80-8010-0000-00 Payment - Invoice No: 061823-6-09; workers comp insurance-Hanover Insurance	\$906.00
07/14/2023	100249	Pump Station Solutions	\$43.13
		Invoice #: 07012023 QG	
		40-6003-0000-00 Payment - Invoice No: 07012023 QG; hoses and nozzle; for lift station-Pump Station Solutions	\$43.13
07/14/2023	100250	Pump Station Solutions	\$1,434.00
		Invoice #: 06202023 QG	
		40-6003-0000-00 Payment - Invoice No: 06202023 QG; replaced North panel fan and UV bulbs-Pump Station Solutions	\$1,434.00
07/19/2023	100251	Cape Fear Design	\$44.98
		Invoice #: 2433	
		80-8061-0000-00 Payment - Invoice No: 2433; website-Cape Fear Design	\$44.98
07/19/2023	100252	Environmental Chemists	\$336.00
		Invoice #: 210262	
		40-6003-0000-00 Payment - Invoice No: 210262; chechemicals-Environmental Chemists	\$336.00
07/19/2023	100253	Jones-Onslow Electric	\$600.99
		Invoice #: 23022905	
		40-6002-0000-00 Payment - Invoice No: 23022905; WWTP electric-Jones-Onslow Electric	\$600.99
07/19/2023	100254	Jones-Onslow Electric	\$442.91
		Invoice #: 23022907	
		40-6002-0000-00 Payment - Invoice No: 23022907; clubhouse electric-Jones-Onslow Electric	\$442.91
07/19/2023	100255	Jones-Onslow Electric	\$47.78
		Invoice #: 23022906	
		40-6002-0000-00 Payment - Invoice No: 23022906; office-Jones-Onslow Electric	\$47.78
07/28/2023	100256	NCJUA-NCIUA	\$7,932.00
		Invoice #: 063023-2695	
		80-8010-0000-00 Payment - Invoice No: 063023-2695; SA00432695-NCJUA-NCIUA	\$7,932.00
07/31/2023	0	Premier Management Company	\$46.57

Date	Check #	Payee	Amount	
Invoice #: 27220				
		80-8002-0000-00 Addendum for 7/31/2023; GL 8002 - Office Supplies - Online Services	\$14.17	
		80-8002-0000-00 Addendum for 7/31/2023; GL 8002 - Office Supplies - Remote Backup	\$6.00	
		80-8002-0000-00 Addendum for 7/31/2023; A/P Processing - AP Processing - 06-28-2023	\$1.10	
		80-8002-0000-00 Addendum for 7/31/2023; A/P Processing - AP Processing - 06-30-2023	\$2.20	
		80-8002-0000-00 Addendum for 7/31/2023; A/P Processing - AP Processing - 07-06-2023	\$2.20	
		80-8002-0000-00 Addendum for 7/31/2023; A/P Processing - AP Processing - 07-07-2023	\$6.60	
		80-8002-0000-00 Addendum for 7/31/2023; A/P Processing - AP Processing - 07-12-2023	\$1.10	
		80-8002-0000-00 Addendum for 7/31/2023; A/P Processing - AP Processing - 07-14-2023	\$6.60	
		80-8002-0000-00 Addendum for 7/31/2023; A/P Processing - AP Processing - 07-19-2023	\$5.50	
		80-8002-0000-00 Addendum for 7/31/2023; A/P Processing - AP Processing - 07-28-2023	\$1.10	
		Account Totals	# Checks: 23	\$26,875.37
		Association Totals	# Checks: 23	\$26,875.37

Queens Grant Recreation Assn., Inc.

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

Account No:	New Owner	Previous Owner	Posting Date	Settlement Date
Queens Grant Recreation Assn., Inc. Count :				0

Homeowner Aging Report		Date:	8/3/2023
Queens Grant Recreation Assn., Inc.		Time:	4:06 pm
End Date: 07/31/2023		Page:	1

Filters: Minimum Balance - .01 ACH Only - No

Description	Current	Over 30	Over 60	Over 90	Balance
70700259579 - Eugene Ball & Peggy Ball - Owner - 961 B Tower Ct Unit 3D Unit 961B Lot 3D	Payment Plan: (None)		Last Payment: \$1,000.00 on 07/11/2023		
Assessment (Delinquent Fee)2022	(\$20.00)	\$0.00	\$0.00	\$0.00	(\$20.00)
Assessment 2023	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00
Total:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
70700259654 - Ron Brown & Brenda Brown - Owner - 919 215 N Anderson Blvd Unit 215E Lot 2	Payment Plan: (None)		Last Payment: \$1,000.00 on 04/04/2023		
Assessment (Delinquent Fee)2023	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00
Assessment 2023	\$1,000.00	\$0.00	\$0.00	\$0.00	\$1,000.00
Total:	\$1,020.00	\$0.00	\$0.00	\$0.00	\$1,020.00
70700259648 - Scott Catapano - Owner - 923 111 N Anderson Blvd Unit 111C Lot 11	Payment Plan: (None)		Last Payment: \$400.00 on 07/31/2023		
Assessment (Delinquent Fee)2023	(\$20.00)	\$0.00	\$0.00	\$0.00	(\$20.00)
Assessment 2023	\$563.95	\$0.00	\$0.00	\$0.00	\$563.95
Total:	\$543.95	\$0.00	\$0.00	\$0.00	\$543.95
70700259643 - Chuck Esserwein & Judy Esserwein - Owner - 923 109 N Anderson Blvd Unit 109C Lot 1	Payment Plan: (None)		Last Payment: \$1,000.00 on 04/03/2023		
Assessment (Delinquent Fee)2023	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00
Assessment 2023	\$1,000.00	\$0.00	\$0.00	\$0.00	\$1,000.00
Total:	\$1,020.00	\$0.00	\$0.00	\$0.00	\$1,020.00
70700259614 - Austin Harris & Stephanie Harris - Owner - 946 Observation Ln Lot 23	Payment Plan: (None)		Last Payment: \$1,020.00 on 06/07/2023		
Assessment (Delinquent Fee)2023	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00
Assessment 2023	\$1,000.00	\$0.00	\$0.00	\$0.00	\$1,000.00
Total:	\$1,020.00	\$0.00	\$0.00	\$0.00	\$1,020.00
70700259551 - Carolina Sun Investments, LLC - Owner - 906 Bumble Bee Ln Unit 0906 Lot 33	Payment Plan: (None)		Last Payment: \$1,000.00 on 04/10/2023		
Assessment (Delinquent Fee)2023	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00
Assessment 2023	\$1,000.00	\$0.00	\$0.00	\$0.00	\$1,000.00
Total:	\$1,020.00	\$0.00	\$0.00	\$0.00	\$1,020.00
70700259553 - Carolina Sun Investments, LLC - Owner - 908 Bumble Bee Ln Unit 0908 Lot 32	Payment Plan: (None)		Last Payment: \$1,000.00 on 04/10/2023		
Assessment (Delinquent Fee)2023	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00
Assessment 2023	\$1,000.00	\$0.00	\$0.00	\$0.00	\$1,000.00
Total:	\$1,020.00	\$0.00	\$0.00	\$0.00	\$1,020.00
70700259650 - James S Jurgensen & Sylvia P Jurgensen - Owner - 921 112 N Anderson Blvd Unit 112D Lot 11	Payment Plan: (None)		Last Payment: \$1,000.00 on 04/06/2023		
Assessment (Delinquent Fee)2023	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00
Assessment 2023	\$1,000.00	\$0.00	\$0.00	\$0.00	\$1,000.00
Total:	\$1,020.00	\$0.00	\$0.00	\$0.00	\$1,020.00
70700259586 - Jill W Lackey - Owner - 959 A Tower Ct, Unit 3A Unit 959A Lot 3A	Payment Plan: (None)		Last Payment: \$1,000.00 on 04/05/2023		
Assessment (Delinquent Fee)2023	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00
Assessment 2023	\$1,000.00	\$0.00	\$0.00	\$0.00	\$1,000.00
Total:	\$1,020.00	\$0.00	\$0.00	\$0.00	\$1,020.00

Filters: Minimum Balance - .01 ACH Only - No

Description	Current	Over 30	Over 60	Over 90	Balance
70700259595 - George Lambert Jr & Jennifer Lambert - Owner - 934 Observation Ln Lot 17 Payment Plan: (None) Last Payment: \$1,000.00 on 04/04/2023					
Assessment (Delinquent Fee)2023	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00
Assessment 2023	\$1,000.00	\$0.00	\$0.00	\$0.00	\$1,000.00
Total:	\$1,020.00	\$0.00	\$0.00	\$0.00	\$1,020.00
70700259608 - The Suzanne K Misiaveg Revocable Trust - Account At Attorney - Sta 942 Observation Ln Lot 21 Payment Plan: (None) Last Payment: \$942.90 on 08/30/2022 Collection Status: At Attorney Marshall, Williams, Gorham, LLP					
Assessment (Delinquent Fee)2023	\$0.00	\$20.00	\$20.00	\$0.00	\$40.00
Assessment 2023	\$1,000.00	\$0.00	\$0.00	\$1,056.05	\$2,056.05
Total:	\$1,000.00	\$20.00	\$20.00	\$1,056.05	\$2,096.05
70700259584 - MMLD Properties LLC - Owner - Coupons 924 Observation Ln Lot 12 Payment Plan: (None) Last Payment: \$1,020.00 on 06/06/2023 Collection Status: Nice Letter					
Assessment (Delinquent Fee)2023	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00
Assessment 2023	\$1,000.00	\$0.00	\$0.00	\$0.00	\$1,000.00
Total:	\$1,020.00	\$0.00	\$0.00	\$0.00	\$1,020.00
70700259634 - Brion Reagor - Owner - 925 104 N Anderson Blvd Unit 104B Lot 1C Payment Plan: (None) Last Payment: \$1,000.00 on 05/07/2023					
Assessment (Delinquent Fee)2023	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00
Assessment 2023	\$1,000.00	\$0.00	\$0.00	\$0.00	\$1,000.00
Total:	\$1,020.00	\$0.00	\$0.00	\$0.00	\$1,020.00
70700259594 - Robert Talton - Owner - 932 Observation Ln Lot 16 Payment Plan: (None) Last Payment: \$1,000.00 on 04/11/2023 Collection Status: Nice Letter					
Assessment (Delinquent Fee)2023	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00
Assessment 2023	\$1,000.00	\$0.00	\$0.00	\$0.00	\$1,000.00
Total:	\$1,020.00	\$0.00	\$0.00	\$0.00	\$1,020.00
Association	Current Total	Over 30 Total	Over 60 Total	Over 90 Total	Balance Total
Queens Grant Recreation Assn., Inc.	\$12,763.95	\$20.00	\$20.00	\$1,056.05	\$13,860.00

Description	Total
Assessment (Delinquent Fee)2022	(\$20.00)
Assessment (Delinquent Fee)2023	\$240.00
Assessment 2023	\$13,640.00
AR Total:	\$13,860.00

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
Uncleared Items					
04/13/2023		Bill Adams		100170	(\$177.96)
07/27/2023		Deposit from batch 21987	21987 - Online Payment	366	\$2,000.00
07/31/2023		Premier Management Company		0	(\$46.57)
Total Uncleared					\$1,775.47

Pinnacle - Operating - 2656 Summary

Ending Account Balance:	\$ 213,009.80
Uncleared Items:	\$1,775.47
Adjusted Balance:	\$ 211,234.33
Bank Ending Balance:	\$ 211,234.33
Difference:	\$-

Date	Reconciled	Description	Batch # - Type	Check #	Trans. Amt
------	------------	-------------	----------------	---------	------------

Pinnacle - Reserve - 8646 Summary

Ending Account Balance:	\$ 178,624.58
Uncleared Items:	\$-
Adjusted Balance:	\$ 178,624.58
Bank Ending Balance:	\$ 178,624.58
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
XXXXXXXX2656

Queens Grant Recreation Assn., Inc.
Premier Management Company - Agent
Queens Grant Recreation - 707 OA
PO Box 12051
Wilmington, NC 28405-0100

Statement of Account

Horizon 75

Balance 7/03/23 \$ 165,297.36	Summary	
Balance 7/31/23 \$ 211,234.33	Credits +\$83,456.05	
	Interest +\$.00	
	Debits -\$37,519.08	



Credit Transactions

Deposits

7/03	Premier Mgmt193 OnlinePay 1561376756 1561376756 Premier Mgmt193	1,000.00
7/03	Remote Deposit	13,000.00
7/05	Premier Mgmt193 OnlinePay 1561376756 1561376756 Premier Mgmt193	1,000.00
7/05	AIBILLPAYMC BILLPAY 12 3454214418 Queens Grant Recreation	2,000.00
7/05	Premier Mgmt193 OnlinePay 1561376756 1561376756 Premier Mgmt193	4,000.00
7/05	Remote Deposit	1,980.00
7/06	Premier Mgmt193 OnlinePay 1561376756 1561376756 Premier Mgmt193	1,000.00
7/06	Premier Mgmt193 OnlinePay 1561376756 1561376756 Premier Mgmt193	5,000.00
7/06	Remote Deposit	3,020.00
7/07	Premier Mgmt193 OnlinePay 1561376756 1561376756 Premier Mgmt193	1,000.00
7/07	Remote Deposit	3,020.00

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

7/10	Premier Mgmt193	OnlinePay 1561376756	1561376756 Premier Mgmt193	3,000.00
7/10	Remote Deposit			6,000.00
7/11	Premier Mgmt193	OnlinePay 1561376756	1561376756 Premier Mgmt193	3,000.00
7/13	AIBILLPAYMC	BILLPAY 12	3454214418 Queens Grant Recreatio	1,000.00
7/14	Premier Mgmt193	OnlinePay 1561376756	1561376756 Premier Mgmt193	1,000.00
7/14	Remote Deposit			8,980.00
7/17	Remote Deposit			980.00
7/18	Premier Mgmt193	OnlinePay 1561376756	1561376756 Premier Mgmt193	1,000.00
7/18	Premier Mgmt193	OnlinePay 1561376756	1561376756 Premier Mgmt193	1,000.00
7/18	Remote Deposit			3,000.00
7/19	Remote Deposit			1,000.00
7/20	Remote Deposit			2,000.00
7/21	Remote Deposit			1,000.00
7/24	AIBILLPAYMC	BILLPAY 12	3454214418 Queens Grant Recreatio	1,000.00
7/24	5/3 BANKCARD SYS	DEPOSIT 4445056962277	1310281170 REVO*QUEENSGRANTRECREA	1,000.00
7/24	Premier Mgmt193	OnlinePay 1561376756	1561376756 Premier Mgmt193	1,000.00
7/25	Premier Mgmt193	OnlinePay 1561376756	1561376756 Premier Mgmt193	1,000.00
7/25	Remote Deposit			2,020.00
7/26	Remote Deposit			1,000.00
7/27	Premier Mgmt193	OnlinePay 1561376756	1561376756 Premier Mgmt193	1,000.00
7/28	Premier Mgmt193	OnlinePay 1561376756	1561376756 Premier Mgmt193	2,000.00
7/28	Remote Deposit			1,000.00
7/31	Premier Mgmt193	OnlinePay 1561376756	1561376756 Premier Mgmt193	2,000.00
7/31	Remote Deposit			1,456.05
Total Credits				\$83,456.05

Debit Transactions

Other Debits

7/03	Premier Mgmt193	VENDOR PAY 1561376756	1561376756 Premier Mgmt193	20.17
7/03	AVIDPAY SERVICE	AVIDPAY CK100235	1561861608 QueensGrantRecreation REF*CK*100235*230630*Spectrum Business\	315.94
7/03	Premier Mgmt193	VENDOR PAY 1561376756	1561376756 Premier Mgmt193	316.17
7/05	Premier Mgmt193	VENDOR PAY 1561376756	1561376756 Premier Mgmt193	850.00
7/07	AVIDPAY SERVICE	AVIDPAY CK100237	1561861608 QueensGrantRecreation REF*CK*100237*230706*Environme ntal Chemists\	168.00
7/10	AVIDPAY SERVICE	AVIDPAY CK100243	1561861608 QueensGrantRecreation REF*CK*100243*230707*Spectrum Business\	29.99
7/13	AVIDPAY SERVICE	AVIDPAY CK100244	1561861608 QueensGrantRecreation REF*CK*100244*230712*Environme ntal Chemists\	28.00
7/17	AVIDPAY SERVICE	AVIDPAY CK100245	1561861608 QueensGrantRecreation REF*CK*100245*230714*Spectrum Business\	127.97
7/17	AVIDPAY SERVICE	AVIDPAY CK100246	1561861608 QueensGrantRecreation REF*CK*100246*230714*Wall Recy cling LLC\	588.00
7/17	AVIDPAY SERVICE	AVIDPAY CK100248	1561861608 QueensGrantRecreation REF*CK*100248*230714*Hanover I nsurance\	906.00
7/20	AVIDPAY SERVICE	AVIDPAY CK100255	1561861608 QueensGrantRecreation REF*CK*100255*230719*JonesOnsl ow Electric\	47.78
7/20	AVIDPAY SERVICE	AVIDPAY CK100252	1561861608 QueensGrantRecreation REF*CK*100252*230719*Environme ntal Chemists\	336.00

7/20	AVIDPAY SERVICE AVIDPAY CK100254 1561861608 QueensGrantRecreation REF*CK*100254*230719*JonesOnsl ow Electric\	442.91
7/20	AVIDPAY SERVICE AVIDPAY CK100253 1561861608 QueensGrantRecreation REF*CK*100253*230719*JonesOnsl ow Electric\	600.99
7/31	AVIDPAY SERVICE AVIDPAY CK100256 1561861608 QueensGrantRecreation REF*CK*100256*230728*NCJUANCIU A\	7,932.00

Checks

7/06	Check 100215	1,140.00
7/06	Check 100216	1,140.00
7/06	Check 100217	1,140.00
7/06	Check 100218	1,140.00
7/06	Check 100219	1,140.00
7/06	Check 100220	1,140.00
7/07	Check 100225*	300.00
7/10	Check 100234*	2,898.00
7/12	Check 100236*	1,619.45
7/18	Check 100238*	2,898.00
7/18	Check 100239	107.54
7/18	Check 100240	27.06
7/18	Check 100241	8,085.69
7/18	Check 100242	453.60
7/26	Check 100247*	57.71
7/25	Check 100249*	43.13
7/25	Check 100250	1,434.00
7/25	Check 100251	44.98
Total Debits		\$37,519.08

(*) Indicates gap in check number sequenece

Average Balance This Statement	\$203,099.84	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	178,645.08	7/13	200,931.64	7/24	209,270.10
7/05	186,775.08	7/14	210,911.64	7/25	210,767.99
7/06	188,955.08	7/17	210,269.67	7/26	211,710.28
7/07	192,507.08	7/18	203,697.78	7/27	212,710.28
7/10	198,579.09	7/19	204,697.78	7/28	215,710.28
7/11	201,579.09	7/20	205,270.10	7/31	211,234.33
7/12	199,959.64	7/21	206,270.10		

Credit	\$13000.00
Date/Time 7/3/2023 2:47 PM	
Comment Virtual Deposit Ticket	
Pinnacle Bank Queens Grant Recreation Assn., Inc.	
R/T 064008637	Account 800107882656
TC 40	Amount \$13000.00

#0 07/03/2023 \$13,000.00

Credit	\$3020.00
Date/Time 7/6/2023 2:46 PM	
Comment Virtual Deposit Ticket	
Pinnacle Bank Queens Grant Recreation Assn., Inc.	
R/T 064008637	Account 800107882656
TC 40	Amount \$3020.00

#0 07/06/2023 \$3,020.00

Credit	\$6000.00
Date/Time 7/10/2023 2:46 PM	
Comment Virtual Deposit Ticket	
Pinnacle Bank Queens Grant Recreation Assn., Inc.	
R/T 064008637	Account 800107882656
TC 40	Amount \$6000.00

#0 07/10/2023 \$6,000.00

Credit	\$980.00
Date/Time 7/17/2023 2:46 PM	
Comment Virtual Deposit Ticket	
Pinnacle Bank Queens Grant Recreation Assn., Inc.	
R/T 064008637	Account 800107882656
TC 40	Amount \$980.00

#0 07/17/2023 \$980.00

Credit	\$1000.00
Date/Time 7/19/2023 2:46 PM	
Comment Virtual Deposit Ticket	
Pinnacle Bank Queens Grant Recreation Assn., Inc.	
R/T 064008637	Account 800107882656
TC 40	Amount \$1000.00

#0 07/19/2023 \$1,000.00

Credit	\$1000.00
Date/Time 7/21/2023 2:45 PM	
Comment Virtual Deposit Ticket	
Pinnacle Bank Queens Grant Recreation Assn., Inc.	
R/T 064008637	Account 800107882656
TC 40	Amount \$1000.00

#0 07/21/2023 \$1,000.00

Credit	\$1980.00
Date/Time 7/5/2023 2:48 PM	
Comment Virtual Deposit Ticket	
Pinnacle Bank Queens Grant Recreation Assn., Inc.	
R/T 064008637	Account 800107882656
TC 40	Amount \$1980.00

#0 07/05/2023 \$1,980.00

Credit	\$3020.00
Date/Time 7/7/2023 2:46 PM	
Comment Virtual Deposit Ticket	
Pinnacle Bank Queens Grant Recreation Assn., Inc.	
R/T 064008637	Account 800107882656
TC 40	Amount \$3020.00

#0 07/07/2023 \$3,020.00

Credit	\$8980.00
Date/Time 7/14/2023 2:46 PM	
Comment Virtual Deposit Ticket	
Pinnacle Bank Queens Grant Recreation Assn., Inc.	
R/T 064008637	Account 800107882656
TC 40	Amount \$8980.00

#0 07/14/2023 \$8,980.00

Credit	\$3000.00
Date/Time 7/18/2023 2:46 PM	
Comment Virtual Deposit Ticket	
Pinnacle Bank Queens Grant Recreation Assn., Inc.	
R/T 064008637	Account 800107882656
TC 40	Amount \$3000.00

#0 07/18/2023 \$3,000.00

Credit	\$2000.00
Date/Time 7/20/2023 2:45 PM	
Comment Virtual Deposit Ticket	
Pinnacle Bank Queens Grant Recreation Assn., Inc.	
R/T 064008637	Account 800107882656
TC 40	Amount \$2000.00

#0 07/20/2023 \$2,000.00

Credit	\$2020.00
Date/Time 7/25/2023 2:46 PM	
Comment Virtual Deposit Ticket	
Pinnacle Bank Queens Grant Recreation Assn., Inc.	
R/T 064008637	Account 800107882656
TC 40	Amount \$2020.00

#0 07/25/2023 \$2,020.00

Credit	\$1000.00
Date/Time 7/26/2023 2:45 PM	
Comment Virtual Deposit Ticket	
Pinnacle Bank Queens Grant Recreation Assn., Inc.	
R/T 094008637	Account 800107882656
TC 40	Amount \$1000.00

#0 07/26/2023 \$1,000.00

Credit	\$1456.05
Date/Time 7/31/2023 2:46 PM	
Comment Virtual Deposit Ticket	
Pinnacle Bank Queens Grant Recreation Assn., Inc.	
R/T 094008637	Account 800107882656
TC 40	Amount \$1456.05

#0 07/31/2023 \$1,456.05

QueensGrantRecreation c/o Premier Management Co. P.O. Box 12051 Wilmington, NC 28405	Pinnacle Bank 156 3rd Avenue South Nashville, TN 37201	100216 DATE: 06/15/2023
PAY TO THE ORDER OF Abraham Contreras \$ 1,140.00 DOLLARS		
memo: Inv 308		
v.12		
* 100216 * 064008637 800107882656 *		

#100216 07/06/2023 \$1,140.00

QueensGrantRecreation c/o Premier Management Co. P.O. Box 12051 Wilmington, NC 28405	Pinnacle Bank 156 3rd Avenue South Nashville, TN 37201	100218 DATE: 06/15/2023
PAY TO THE ORDER OF Abraham Contreras \$ 1,140.00 DOLLARS		
memo: Inv 297		
v.12		
* 100218 * 064008637 800107882656 *		

#100218 07/06/2023 \$1,140.00

QueensGrantRecreation c/o Premier Management Co. P.O. Box 12051 Wilmington, NC 28405	Pinnacle Bank 156 3rd Avenue South Nashville, TN 37201	100220 DATE: 06/15/2023
PAY TO THE ORDER OF Abraham Contreras \$ 1,140.00 DOLLARS		
memo: Inv 289		
v.12		
* 100220 * 064008637 800107882656 *		

#100220 07/06/2023 \$1,140.00

QueensGrantRecreation c/o Premier Management Co. P.O. Box 12051 Wilmington, NC 28405	Pinnacle Bank 156 3rd Avenue South Nashville, TN 37201	100234 DATE: 06/30/2023
PAY TO THE ORDER OF Pump Station Solutions \$ 2,898.00 DOLLARS		
memo: Act Queens Grant Inv M-2023 04 05		
v.12		
* 100234 * 064008637 800107882656 *		

#100234 07/10/2023 \$2,898.00

Credit	\$1000.00
Date/Time 7/28/2023 2:46 PM	
Comment Virtual Deposit Ticket	
Pinnacle Bank Queens Grant Recreation Assn., Inc.	
R/T 094008637	Account 800107882656
TC 40	Amount \$1000.00

#0 07/28/2023 \$1,000.00

QueensGrantRecreation c/o Premier Management Co. P.O. Box 12051 Wilmington, NC 28405	Pinnacle Bank 156 3rd Avenue South Nashville, TN 37201	100215 DATE: 06/15/2023
PAY TO THE ORDER OF Abraham Contreras \$ 1,140.00 DOLLARS		
memo: Inv 330		
v.12		
* 100215 * 064008637 800107882656 *		

#100215 07/06/2023 \$1,140.00

QueensGrantRecreation c/o Premier Management Co. P.O. Box 12051 Wilmington, NC 28405	Pinnacle Bank 156 3rd Avenue South Nashville, TN 37201	100217 DATE: 06/15/2023
PAY TO THE ORDER OF Abraham Contreras \$ 1,140.00 DOLLARS		
memo: Inv 305		
v.12		
* 100217 * 064008637 800107882656 *		

#100217 07/06/2023 \$1,140.00

QueensGrantRecreation c/o Premier Management Co. P.O. Box 12051 Wilmington, NC 28405	Pinnacle Bank 156 3rd Avenue South Nashville, TN 37201	100219 DATE: 06/15/2023
PAY TO THE ORDER OF Abraham Contreras \$ 1,140.00 DOLLARS		
memo: Inv 329		
v.12		
* 100219 * 064008637 800107882656 *		

#100219 07/06/2023 \$1,140.00

QueensGrantRecreation c/o Premier Management Co. P.O. Box 12051 Wilmington, NC 28405	Pinnacle Bank 156 3rd Avenue South Nashville, TN 37201	100225 DATE: 06/20/2023
PAY TO THE ORDER OF Sharktooth System \$ 300.00 DOLLARS		
memo: Inv 00162369		
v.12		
* 100225 * 064008637 800107882656 *		

#100225 07/07/2023 \$300.00

QueensGrantRecreation c/o Premier Management Co. P.O. Box 12051 Wilmington, NC 28405	Pinnacle Bank 156 3rd Avenue South Nashville, TN 37201	100236 DATE: 07/06/2023
PAY TO THE ORDER OF Carolina Swim \$ 1,619.45 DOLLARS		
memo: Inv 10001751		
v.12		
* 100236 * 064008637 800107882656 *		

#100236 07/12/2023 \$1,619.45

QueensGrantRecreation
c/o Premier Management Co.
P.O. Box 12051
Wilmington, NC 28405

Principia Bank
150 3rd Avenue South
Raleigh, NC 27601

DATE: 07/07/2023

100238

PAY TO Pump Station Solutions
THE ORDER OF Two Thousand Eight Hundred Ninety Eight Dollars and Zero Cents \$ 2,898.00 DOLLARS

memo: A/c Queens Grant Inv 07/07/2023

#100238# ⑆064008637⑆ 800107882656#

#100238 07/18/2023 \$2,898.00

QueensGrantRecreation
c/o Premier Management Co.
P.O. Box 12051
Wilmington, NC 28405

Principia Bank
150 3rd Avenue South
Raleigh, NC 27601

DATE: 07/07/2023

100239

PAY TO Town of Topsail Beach
THE ORDER OF One Hundred Seven Dollars and Fifty-Four Cents \$ 107.54 DOLLARS

memo: A/c 591 Inv 06/22/2023

#100239# ⑆064008637⑆ 800107882656#

#100239 07/18/2023 \$107.54

QueensGrantRecreation
c/o Premier Management Co.
P.O. Box 12051
Wilmington, NC 28405

Principia Bank
150 3rd Avenue South
Raleigh, NC 27601

DATE: 07/07/2023

100240

PAY TO Town of Topsail Beach
THE ORDER OF Twenty Seven Dollars and Six Cents \$ 27.06 DOLLARS

memo: A/c 591 Inv 06/22/2023

#100240# ⑆064008637⑆ 800107882656#

#100240 07/18/2023 \$27.06

QueensGrantRecreation
c/o Premier Management Co.
P.O. Box 12051
Wilmington, NC 28405

Principia Bank
150 3rd Avenue South
Raleigh, NC 27601

DATE: 07/07/2023

100241

PAY TO Town of Topsail Beach
THE ORDER OF Eight Thousand Eighty Five Dollars and Sixty Nine Cents \$ 8,085.69 DOLLARS

memo: A/c 588 Inv 06/22/2023

#100241# ⑆064008637⑆ 800107882656#

#100241 07/18/2023 \$8,085.69

QueensGrantRecreation
c/o Premier Management Co.
P.O. Box 12051
Wilmington, NC 28405

Principia Bank
150 3rd Avenue South
Raleigh, NC 27601

DATE: 07/07/2023

100242

PAY TO Town of Topsail Beach
THE ORDER OF Four Hundred Fifty Three Dollars and Sixty Cents \$ 453.60 DOLLARS

memo: A/c 13124 Inv 06/22/2023

#100242# ⑆064008637⑆ 800107882656#

#100242 07/18/2023 \$453.60

QueensGrantRecreation
c/o Premier Management Co.
P.O. Box 12051
Wilmington, NC 28405

Principia Bank
150 3rd Avenue South
Raleigh, NC 27601

DATE: 07/14/2023

100247

PAY TO Carolina Swim
THE ORDER OF Fifty Seven Dollars and Seventy One Cents \$ 57.71 DOLLARS

memo: A/c 10001903

#100247# ⑆064008637⑆ 800107882656#

#100247 07/26/2023 \$57.71

QueensGrantRecreation
c/o Premier Management Co.
P.O. Box 12051
Wilmington, NC 28405

Principia Bank
150 3rd Avenue South
Raleigh, NC 27601

DATE: 07/14/2023

100249

PAY TO Pump Station Solutions
THE ORDER OF Forty Three Dollars and Thirteen Cents \$ 43.13 DOLLARS

memo: A/c Queens Grant Inv 07/12/2023

#100249# ⑆064008637⑆ 800107882656#

#100249 07/25/2023 \$43.13

QueensGrantRecreation
c/o Premier Management Co.
P.O. Box 12051
Wilmington, NC 28405

Principia Bank
150 3rd Avenue South
Raleigh, NC 27601

DATE: 07/14/2023

100250

PAY TO Pump Station Solutions
THE ORDER OF One Thousand Four Hundred Thirty Four Dollars and Zero Cents \$ 1,434.00 DOLLARS

memo: A/c Queens Grant Inv 06/20/2023

#100250# ⑆064008637⑆ 800107882656#

#100250 07/25/2023 \$1,434.00

QueensGrantRecreation
c/o Premier Management Co.
P.O. Box 12051
Wilmington, NC 28405

Principia Bank
150 3rd Avenue South
Raleigh, NC 27601

DATE: 07/19/2023

100251

PAY TO Cape Fear Design
THE ORDER OF Forty Four Dollars and Ninety Eight Cents \$ 44.98 DOLLARS

memo: Inv 2453

#100251# ⑆064008637⑆ 800107882656#

#100251 07/25/2023 \$44.98



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
XXXXXXXX8646

Queens Grant Recreation Assn., Inc.
Premier Management Company - Agent
Queens Grant Recreation - 707 MM
PO Box 12051
Wilmington, NC 28405-0100

Statement of Account

Zenith Money Market Business

Balance 7/03/23 \$ 178,019.80	Summary	
Balance 7/31/23 \$ 178,624.58	Credits + \$.00	
	Interest + \$604.78	
	Debits - \$.00	



Credit Transactions

Interest

7/31	Interest Deposit	604.78
Total Interest Paid		\$604.78

Average Balance This Statement	\$178,019.80	Annual Percentage Yield Earned	4.07%
Interest Earned This Period	\$565.76	Days in Period	29
2023 Interest Paid	\$2,992.90	Interest Paid	\$604.78

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://pnfp.com/FraudProtection).

DAILY BALANCE INFORMATION

7/03	178,019.80	7/31	178,624.58
------	------------	------	------------



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