



## MANAGER'S REPORT

### GRAND PANAMA BEACH RESORT CONDO OWNERS' ASSOCIATION, INC.

Lindsay Williams, PROPERTY MANAGER

PERIOD ENDING:  
August 8, 2025

Brad Coleman	President	gpboard@grandpanamacoa.com
James Eagleson	Vice President	jameseagleson@yahoo.com
Darrell Caudill	Secretary	Dcaudill52@gmail.com
Chuck Knoll	Treasurer	cknoll49@yahoo.com
Mary Swann	Director	swannmary9@gmail.com
Brenda Roberts	Director	brenda.roberts5721@yahoo.com
Ron Kibble	Director	ronkibble1@gmail.com
Jason Bennett	Regional Director	Jason.Bennett@fsresidential.com

#### ❖ Administrative

- Wayman set up a new zone schedule for work assignments so that we have each maintenance person and common area cleaner assigned a specific area everyday so we can have some organization and accountability to tasks.
  - I reached out to Matt at Cavinder as I was not seeing the new invoices come to me yet knowing we had work performed over the 4<sup>th</sup> of July Holiday, they have updated the billing information and emailed me the outstanding invoices.
  - I am having issues with updating WOW as a vendor, because their W9 is listed as Knology, I am still working with our local contacts to get this resolved.
  - 2-107 & 2-704 owner sent in payment to previous management, along with a few others, we have let them know about new lock box
-

address and have corrected the \$30 check error fee that was posted on their accounts.

- I sent 90 emails to owners requesting door codes and owner profile sheets to be filled out and sent back.
- 1-1902 requested documents for re-sale and we did not have insurance info until recently, so I sent over his requested documents
- I updated the previous board meeting minutes as requested and created the board book and sent the information to the board.
- I received the units and door code list from Best Beach Getaways, so I was able to update that information.
- I asked Brad to assist me with the cages and closets spreadsheets, as well as the requests from the owners as I have not been able to get to that project, he kindly obliged.
- Sail Away Rentals also sent in their door codes for their list of owners that they manage.
- I called Max to request that BECI be available to discuss their proposal at the board meeting as I thought this would be more helpful than me butchering it.
- Buffalo Rock pays out funds from the Coca Cola machines and they need a new W9, I contacted Ashleigh with Carter CPA to see how I need to fill out the 3a portion of the W9 before sending it to them. If anyone else knows, please send it to me.
- I called Cintas again because they dropped off an invoice with Misty. Wayman, nor have I ordered anything from Cintas I have requested 3 times now for the billing information to be updated and for a salesperson or someone to contact me to understand what is going on. I may have to drive up to Marianna and get in someone's face.
- Requested 1-404 storage fee to be posted to his account.

#### ❖ **Maintenance/Repairs**

- The maintenance team updated several storage unit door codes and common area door codes due to the departure of some of the Labor Ready staff.
  - I sent over a proposal to the board for them to review repairs to be made to the Tower II domestic pump skid.
-

- Hydrosout will be out next week to inspect leak going on in and around unit 1-301.
- Repairs made to unit 1-1709 shower ceiling.
- Metro Power is unable to rebuild the fuel injectors for the generator at Tower I, they sent a proposal for 7k. Due to the delay from both Metro Power and Taylor I have asked SS&E to review the health of the generator. The assessment thus far after speaking with the diesel mechanic on Wednesday is that the generator of course has low hours on it due to the very nature of its use. The problem is how it is used and the fuel tank rusting through, this is not unusual for it's location and happens regularly where we are. From his assessment, we need a PM service, and we need to put an exterior fuel tank on it. The fuel tank does need to be replaced, and it can be done, it is expensive, but less expensive than a new generator. We can get quotes for all options and discuss. The best option at this point is to get rid of the rental, replace the fuel injectors, perform a PM and install an external fuel tank.

#### ❖ **Landscaping**

- N/A

#### ❖ **Meetings/Webinars/Trainings**

- Property walk through with GreenEarth to review landscaping bid
- Board meeting
- Proposal meeting with Orkin

#### ❖ **Ongoing Projects/Upcoming Tasks**

- Tiki Bar lease review with FirstService team, our FSR Food and Beverage consultant will be out to do a site visit on 08/28.
- Century Fire will be out to bid the Alarm, Fire, Sprinkler, and backflow inspections next Thursday

#### ❖ **Security**

- 1-1504 sent me information on some AI cameras that I thought the board might be interested in reviewing for some areas. I think it would be too expensive for every elevator, but maybe in each ground floor lobby entrance. I am looking into vendors and pricing.

❖ **New Owners**

- N/A

❖ **Community Emails**

- Board meeting email

❖ **Legal**

- I sent an email to Burg stating that the association confirmed that they wanted to move forward with a final offer of \$2,500 for the sprinkler head subrogation case.

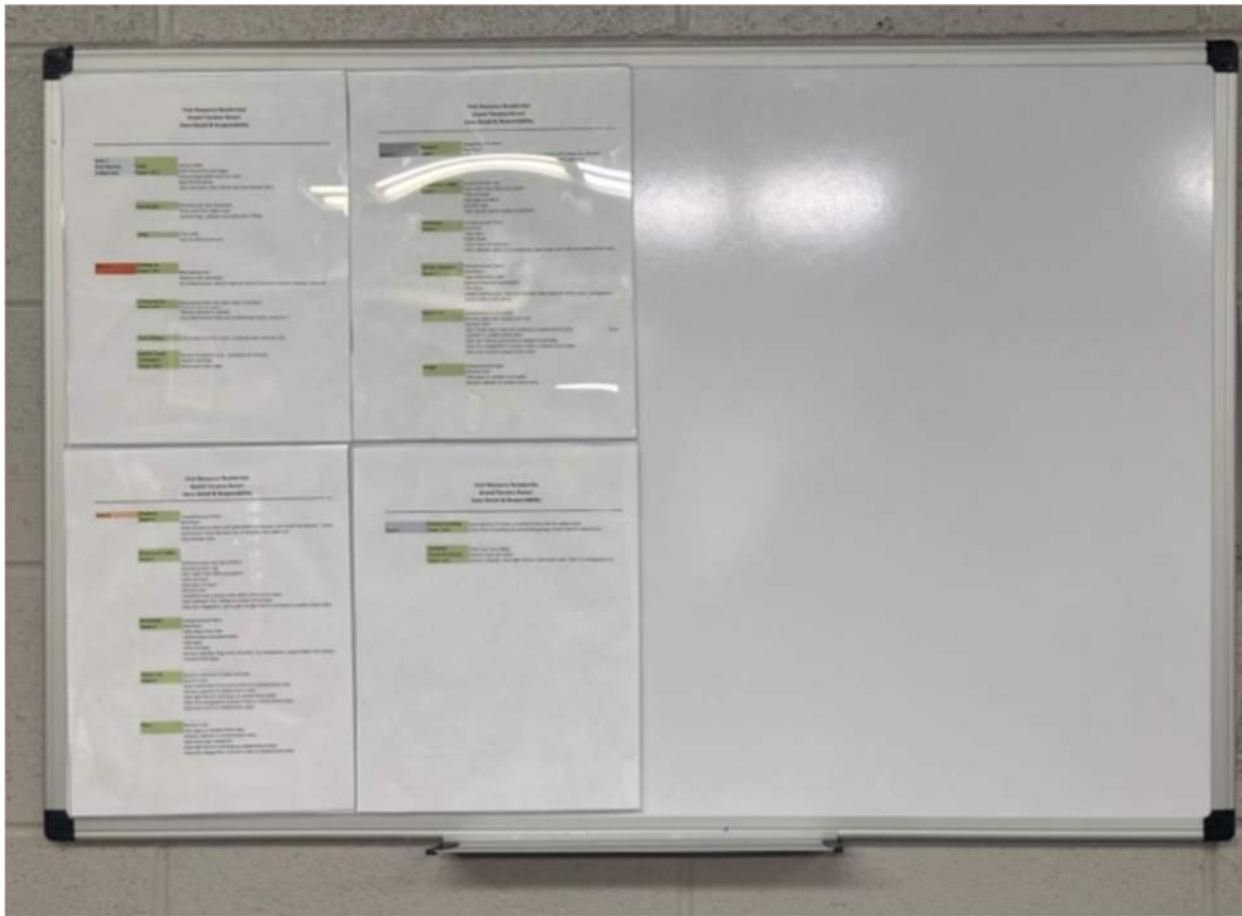
○ **Insurance**

- The monthly First Insurance Funding bill was paid online 08.05.25

❖ **Finance Detail**

- I Re-set the AVID approval queue while Chuck is out of town for Brad to approve invoices, this caused a few days delay in processing invoices; everything should be working correctly now.
  - I contacted First Citizens and Servis1st to see what I needed to do on behalf of the board to get the accounts closed due to no movement from Maxet on the issue. The First Citizens account was used to pay the remaining bills to vendors, and the balance was paid out last week, the check was mailed to the FSR office in Plantation to be deposited. I emailed our account manager at Servis1st, Chuck and Brad to let them know that Chuck needed to initiate the process of closing the accounts at Servis1st so that we would have access to everything via FSR accounting. The statements for each are attached.
-

## Zone schedule board in the maintenance office



These seem to be picking up the sand much better in the carpeted hallways,  
we have one in each tower



## Replacing the stained tiles in the security/HOA offices





**We have the team reporting photos of their cleaned zones once they are completed so we have some teamwork and pride, accountability, etc.**

Yesterday 9:16 PM

DeAngelo Goins

11 Photos



Zone 3

Michael Baxter

5 Photos

**The team cleaning out the maintenace area**

Wayman Hunt



Shop cleaning in progress



Cash Management Report

7DCY - GRAND PANAMA BEACH RESORT CONDOMINIUM ASSOCIATION INC

Entity Number	Name	Account#	Account Description	Brokerage Acct #	Bank Code	Bank Name	Account Number	Beginning Balance	Increases	Decreases	Ending Balance	Open Account Payable
7DCY	GRAND PANAMA BEACH RESORT CONDOMINIUM ASSOCIATION INC	10010 229	Cash-OperatingValley National		OPR1	VALLEY BANK OPR CHG CLICK	8291187805	439,510.65	197,678.40	(87,596.33)	549,592.72	2,755.50
7DCY	GRAND PANAMA BEACH RESORT CONDOMINIUM ASSOCIATION INC	10010 612A	Cash-OperatingServis First Bank		OPR2	FIRST CITIZENS BANK OPR CKG	4002234799		00.00	00.00		0.00
7DCY	GRAND PANAMA BEACH RESORT CONDOMINIUM ASSOCIATION INC	10050 00	Cash In Transit - Oper		CIT1	CASH IN TRANSIT OPR	CIT17DCY	(227,501.55)	0.00	0.00	(227,501.55)	0.00
7DCY	GRAND PANAMA BEACH RESORT CONDOMINIUM ASSOCIATION INC	12010 100	Cash-Reserves		OPR4	SERVIS1st BANK OPR CK	5722		00.00	00.00		0.00
7DCY	GRAND PANAMA BEACH RESORT CONDOMINIUM ASSOCIATION INC	12010 100	Cash-Reserves		RSV3	SERVIS1st BANK RSV MM	5748		00.00	00.00		0.00
7DCY	GRAND PANAMA BEACH RESORT CONDOMINIUM ASSOCIATION INC	12010 229a	Cash-ReservesValley National		RSV1	VALLEY BANK MM RSV	5999562907	1,379.64	0.00	0.00	1,379.64	0.00
7DCY	GRAND PANAMA BEACH RESORT CONDOMINIUM ASSOCIATION INC	12010 612A	Cash-ReservesServis First Bank		RSV2	SERVIS1st BANK RSV MM - INSURANCE ACCT	5755		00.00	00.00		0.00
7DCY	GRAND PANAMA BEACH RESORT CONDOMINIUM ASSOCIATION INC	12031 00	Cash in Transit Reserves		CIT2	CASH IN TRANSIT RSV	CIT27DCY	0.00	0.00	0.00	0.00	0.00
								213,388.74	197,678.40	(87,596.33)	323,470.81	2,755.50



ServisFirst Bank  
2500 Woodcrest Place  
Birmingham, AL 35209



RETURN SERVICE REQUESTED



136006-31A

Grand Panama Beach Resort Condo Assn Inc  
Operating  
PO Box 19889  
Panama City Beach, FL 32417

Contact Us  
205-949-3420



Account  
Grand Panama Beach Resort Condo Assn Inc  
Operating

Date  
07/31/2025

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1 of 2

### IntraFi Cash Service<sup>SM</sup>, or ICS<sup>®</sup>, Monthly Statement

The following information is a summary of activity in your account(s) for the month of July 2025 and the list of FDIC-insured institution(s) that hold your deposits as of the date indicated. These deposits have been placed by us, as your agent and custodian, in deposit accounts through IntraFi Cash Service. Funds in your deposit accounts at the FDIC-insured institutions at which your funds have been placed will be "deposits," as defined by federal law. Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply. To meet the conditions for pass-through FDIC deposit insurance, deposit accounts at FDIC-insured banks in IntraFi's network that hold deposits placed using an IntraFi service are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage.

#### Summary of Accounts

Account ID	Deposit Option	Interest Rate	Opening Balance	Ending Balance
*****722	Demand	3.38%	\$240,869.16	\$340,407.05
<b>TOTAL</b>			<b>\$240,869.16</b>	<b>\$340,407.05</b>

DETAILED ACCOUNT OVERVIEW

Account ID: \*\*\*\*\*722  
Account Title: Grand Panama Beach Resort Condo Assn Inc  
Operating

Account Summary - Demand			
Statement Period	7/1-7/31/2025	Average Daily Balance	\$284,198.38
Previous Period Ending Balance	\$240,869.16	Interest Rate at End of Statement Period	3.38%
Total Program Deposits	260,723.85	Annual Percentage Yield Earned	3.44%
Total Program Withdrawals	(162,002.78)	YTD Interest Paid	2,175.58
Interest Capitalized	816.82		
Current Period Ending Balance		\$340,407.05	

Account Transaction Detail

Date	Activity Type	Amount	Balance
07/01/2025	Deposit	\$4,814.48	\$245,683.64
07/03/2025	Deposit	10,013.34	255,696.98
07/07/2025	Withdrawal	(162,002.78)	93,694.20
07/08/2025	Deposit	169,508.49	263,202.69
07/10/2025	Deposit	13,020.97	276,223.66
07/11/2025	Deposit	2,291.54	278,515.20
07/14/2025	Deposit	1,587.54	280,102.74
07/15/2025	Deposit	4,942.28	285,045.02
07/17/2025	Deposit	11,977.12	297,022.14
07/18/2025	Deposit	2,539.12	299,561.26
07/21/2025	Deposit	1,213.71	300,774.97
07/22/2025	Deposit	5,251.45	306,026.42
07/24/2025	Deposit	13,011.24	319,037.66
07/25/2025	Deposit	3,194.56	322,232.22
07/28/2025	Deposit	1,126.34	323,358.56
07/29/2025	Deposit	4,591.14	327,949.70
07/31/2025	Deposit	11,640.53	339,590.23
07/31/2025	Interest Capitalization	816.82	340,407.05

Summary of Balances as of July 31, 2025

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
Manufacturers and Traders Trust Co	Buffalo, NY	588	\$247,695.57
Raymond James Bank	St. Petersburg, FL	33893	92,711.48



P.O. Box 1508  
Birmingham, AL 35201  
866-317-0810

Date 7/31/25 Page 1  
Primary Acct. XXXXXXXXXXXX5722  
Enclosures 1

GRAND PANAMA BEACH RESORT CONDOMINIUM  
P.O. BOX 19889  
PANAMA CITY BEACH FL 32417

### CHECKING ACCOUNTS

BUSINESS CHECKING		Number of Enclosures	1
Account Number	XXXXXXXXXXXX5722	Statement Dates	7/01/25 thru 7/31/25
Previous Balance	2,000.00	Days in the Statement Period	31
34 Deposits/Credits	424,067.33	Average Ledger	2,000.00
21 Checks/Debits	424,067.33	Average Collected	2,000.00
Service Charge	.00		
Interest Paid	.00		
Current Balance	2,000.00	2025 Interest Paid	.45

DEPOSITS AND OTHER CREDITS		
Date	Description	Amount
7/02	BKCD DEPSTCYBERSRC CCD 8640000861917 043305131699213	4,515.10
7/02	BKCD DEPSTCYBERSRC CCD 8640000861917 043305131699214	3,621.77
7/02	BKCD DEPSTCYBERSRC CCD 8640000861917 043305131699212	2,543.97
7/03	SHADOW SWEEP TRANSFER FROM DDA Acct No. XXXXXXXXXXXX5722-D	162,002.78
7/03	BKCD DEPSTCYBERSRC CCD 8640000861917 043305135130818	3,184.84
7/07	BKCD DEPSTCYBERSRC CCD 8640000861917 043305136139837	2,165.27
7/07	BKCD DEPSTCYBERSRC CCD 8640000861917 043305139534515	2,155.60
7/07	931627861118060 RTM VERAFIN	165,187.62
7/09	BKCD DEPSTCYBERSRC CCD 8640000861917 043305133746279	4,267.51
7/09	BKCD DEPSTCYBERSRC CCD 8640000861917 043305133746277	3,578.09
7/09	BKCD DEPSTCYBERSRC CCD 8640000861917 043305133746280	3,078.03
7/09	BKCD DEPSTCYBERSRC CCD 8640000861917 043305133746278	2,097.34

GRAND PANAMA BEACH RESORT CONDOMINIUM  
P.O. BOX 19889  
PANAMA CITY BEACH FL 32417

BUSINESS CHECKING

XXXXXXXXXXXX5722 (Continued)

DEPOSITS AND OTHER CREDITS		
Date	Description	Amount
7/10	BKCD DEPSTCYBERSRC CCD 8640000861917 043305135568403	2,291.54
7/11	BKCD DEPSTCYBERSRC CCD 8640000861917 043305137442088	1,587.54
7/14	BKCD DEPSTCYBERSRC CCD 8640000861917 043305131091174	2,587.69
7/14	BKCD DEPSTCYBERSRC CCD 8640000861917 043305139157650	2,354.59
7/16	BKCD DEPSTCYBERSRC CCD 8640000861917 043305135469365	4,476.27
7/16	BKCD DEPSTCYBERSRC CCD 8640000861917 043305135469363	3,845.08
7/16	BKCD DEPSTCYBERSRC CCD 8640000861917 043305135469364	3,655.77
7/17	BKCD DEPSTCYBERSRC CCD 8640000861917 043305137515954	2,539.12
7/18	BKCD DEPSTCYBERSRC CCD 8640000861917 043305139488530	1,213.71
7/21	BKCD DEPSTCYBERSRC CCD 8640000861917 043305132980627	2,990.64
7/21	BKCD DEPSTCYBERSRC CCD 8640000861917 043305131005558	2,260.81
7/23	BKCD DEPSTCYBERSRC CCD 8640000861917 043305136982687	4,995.75
7/23	BKCD DEPSTCYBERSRC CCD 8640000861917 043305136982686	4,112.14
7/23	BKCD DEPSTCYBERSRC CCD 8640000861917 043305136982688	3,903.35
7/24	BKCD DEPSTCYBERSRC CCD 8640000861917 043305138713987	3,194.56
7/25	BKCD DEPSTCYBERSRC CCD 8640000861917 043305130478276	1,126.34
7/28	BKCD DEPSTCYBERSRC CCD 8640000861917 043305133601557	2,699.33
7/28	BKCD DEPSTCYBERSRC CCD 8640000861917 043305131934638	1,946.81
7/30	BKCD DEPSTCYBERSRC CCD 8640000861917 043305137278152	5,558.91

GRAND PANAMA BEACH RESORT CONDOMINIUM  
P.O. BOX 19889  
PANAMA CITY BEACH FL 32417

BUSINESS CHECKING

XXXXXXXXXXXX5722 (Continued)

DEPOSITS AND OTHER CREDITS		
Date	Description	Amount
7/30	BKCD DEPSTCYBERSRC CCD 8640000861917 043305137278151	3,382.27
7/30	BKCD DEPSTCYBERSRC CCD 8640000861917 043305137278150	2,699.35
7/31	BKCD DEPSTCYBERSRC CCD 8640000861917 043305138857415	2,247.84

WITHDRAWALS AND DEBITS		
Date	Description	Amount
7/02	SHADOW SWEEP TRANSFER TO DDA Acct No. XXXXXXXXXXXX5722-D	10,013.34-
7/02	BKCD M DSCCYBERSRC CCD 8640000861917 043305131703160	544.50-
7/02	BKCD CRGBKCYBERSRC CCD 8640000861917 043305131698080	90.00-
7/02	BILLING AUTHNET GATEWAY CCD 142678112 104000011457175	33.00-
7/07	SHADOW SWEEP TRANSFER TO DDA Acct No. XXXXXXXXXXXX5722-D	169,508.49-
7/09	SHADOW SWEEP TRANSFER TO DDA Acct No. XXXXXXXXXXXX5722-D	13,020.97-
7/10	SHADOW SWEEP TRANSFER TO DDA Acct No. XXXXXXXXXXXX5722-D	2,291.54-
7/11	SHADOW SWEEP TRANSFER TO DDA Acct No. XXXXXXXXXXXX5722-D	1,587.54-
7/14	SHADOW SWEEP TRANSFER TO DDA Acct No. XXXXXXXXXXXX5722-D	4,942.28-
7/16	SHADOW SWEEP TRANSFER TO DDA Acct No. XXXXXXXXXXXX5722-D	11,977.12-
7/17	SHADOW SWEEP TRANSFER TO DDA Acct No. XXXXXXXXXXXX5722-D	2,539.12-
7/18	SHADOW SWEEP TRANSFER TO DDA Acct No. XXXXXXXXXXXX5722-D	1,213.71-
7/21	SHADOW SWEEP TRANSFER TO DDA Acct No. XXXXXXXXXXXX5722-D	5,251.45-

GRAND PANAMA BEACH RESORT CONDOMINIUM  
P.O. BOX 19889  
PANAMA CITY BEACH FL 32417

BUSINESS CHECKING XXXXXXXXXXXX5722 (Continued)

WITHDRAWALS AND DEBITS		
Date	Description	Amount
7/23	SHADOW SWEEP TRANSFER TO DDA Acct No. XXXXXXXXXXXX5722-D	13,011.24-
7/24	SHADOW SWEEP TRANSFER TO DDA Acct No. XXXXXXXXXXXX5722-D	3,194.56-
7/25	SHADOW SWEEP TRANSFER TO DDA Acct No. XXXXXXXXXXXX5722-D	1,126.34-
7/28	SHADOW SWEEP TRANSFER TO DDA Acct No. XXXXXXXXXXXX5722-D	4,591.14-
7/28	BKCD CRGBKCYBERSRC CCD 8640000861917 043305131933765	55.00-
7/30	SHADOW SWEEP TRANSFER TO DDA Acct No. XXXXXXXXXXXX5722-D	11,640.53-
7/31	SHADOW SWEEP TRANSFER TO DDA Acct No. XXXXXXXXXXXX5722-D	2,247.84-

CHECKS		
Date	Check No	Amount
7/03	1	165,187.62
* Indicates Serial Number Out of Sequence		

DAILY BALANCES					
Date	Balance	Date	Balance	Date	Balance
7/01	2,000.00	7/11	2,000.00	7/23	2,000.00
7/02	2,000.00	7/14	2,000.00	7/24	2,000.00
7/03	2,000.00	7/16	2,000.00	7/25	2,000.00
7/07	2,000.00	7/17	2,000.00	7/28	2,000.00
7/09	2,000.00	7/18	2,000.00	7/30	2,000.00
7/10	2,000.00	7/21	2,000.00	7/31	2,000.00

FOR SECURITY PURPOSES, THE BACK OF THIS DOCUMENT CONTAINS A COPIED REPRODUCTION AND REPRODUCTION IS THE ORIGINAL

Grand Panama Beach Resort Condominium Association,  
Inc.  
415 Richard Jackson Blvd., Suite 304  
Panama City Beach, FL 32407

SERVIS1ST BANK  
SUITE 800

1

6/30/2025

PAY TO THE  
ORDER OF GRAND PANAMA COA

OPR1  
62 / 10050

\$ 165,187.62

One Hundred Sixty-Five Thousand One Hundred Eighty-Seven Dollars and 62/100

Grand Panama COA

RECEIVED JUL 01 2025

MEMO

SECURITY FEATURES INCLUDED. DETAILS ON BACK

⑈000000000000⑈ ⑈0620065054⑈ 5001465722⑈

Check 1 Amount \$165,187.62 Date 7/3/2025



## ERRORS RELATING TO ELECTRONIC FUND TRANSFERS OR SUBSTITUTE CHECKS (Consumer Customers Only)

In case of errors or questions about your electronic transfers, write us at the address on the front of this statement or call us at the telephone number on the front of this statement 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.
- 2) 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.
- 3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error(s) promptly. If we need more time, we will provide provisional credit to 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. 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 provide provisional credit to your account. For more information refer to your Electronic Fund Transfers disclosure and the sections on liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

[illegible]

## YOUR DUTY TO REPORT UNAUTHORIZED SIGNATURES (INCLUDING FORGERIES AND COUNTERFEIT CHECKS) AND ALTERATIONS ON CHECKS AND OTHER ITEMS

The law requires you to **use “reasonable care and promptness” in examining your bank statement and any checks sent with it and to report to the Bank an unauthorized signature (Including Forgeries and Counterfeit Checks) and Alterations or unauthorized endorsement on Checks and Other Items. You must report any unauthorized signature (Including Forgeries and Counterfeit Checks) and Alterations on checks and Other items to the Bank within the timeframe specified under the “Terms and Conditions” provided at account opening. If you do not do this, the Bank will not be liable to you for claims submitted after the timeframe specified. A copy of our current “Terms and Conditions” can be requested at any of our branch locations. Please see the “Terms and Conditions” on how to report “Other errors or Problems” and for further explanation of your rights and responsibilities regarding your statement and checks.**

ServisFirst Bank  
2500 Woodcrest Place  
Birmingham, AL 35209



RETURN SERVICE REQUESTED



136006-31A

Grand Panama Beach Resort Condo Assn Inc  
PO Box 19889  
Panama City Beach, FL 32417

Contact Us  
205-949-3420



Account  
Grand Panama Beach Resort Condo Assn Inc  
Reserve

Date  
07/31/2025

Page  
1 of 2

### IntraFi Cash Service<sup>SM</sup>, or ICS<sup>®</sup>, Monthly Statement

The following information is a summary of activity in your account(s) for the month of July 2025 and the list of FDIC-insured institution(s) that hold your deposits as of the date indicated. These deposits have been placed by us, as your agent and custodian, in deposit accounts through IntraFi Cash Service. Funds in your deposit accounts at the FDIC-insured institutions at which your funds have been placed will be "deposits," as defined by federal law. Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply. To meet the conditions for pass-through FDIC deposit insurance, deposit accounts at FDIC-insured banks in IntraFi's network that hold deposits placed using an IntraFi service are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage.

#### Summary of Accounts

Account ID	Deposit Option	Interest Rate	Opening Balance	Ending Balance
*****748	Savings	3.38%	\$3,033,486.22	\$3,041,926.09
<b>TOTAL</b>			<b>\$3,033,486.22</b>	<b>\$3,041,926.09</b>

## DETAILED ACCOUNT OVERVIEW

Account ID: \*\*\*\*\*748

Account Title: Grand Panama Beach Resort Condo Assn Inc  
Reserve

### Account Summary - Savings

Statement Period	7/1-7/31/2025	Average Daily Balance	\$2,935,905.19
Previous Period Ending Balance	\$3,033,486.22	Interest Rate at End of Statement Period	3.38%
Total Program Deposits	3,033,488.67	Annual Percentage Yield Earned	3.44%
Total Program Withdrawals	(3,033,487.44)	YTD Interest Paid	58,509.82
Interest Capitalized	8,438.64		
Current Period Ending Balance	\$3,041,926.09		

### Account Transaction Detail

Date	Activity Type	Amount	Balance
07/02/2025	Deposit	\$1.23	\$3,033,487.45
07/07/2025	Withdrawal	(3,033,487.44)	0.01
07/08/2025	Deposit	3,033,487.44	3,033,487.45
07/31/2025	Interest Capitalization	8,438.64	3,041,926.09

### Summary of Balances as of July 31, 2025

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
BankUnited	Miami Lakes, FL	58979	\$137.58
Bankers Trust Company	Des Moines, IA	953	70,788.91
Barclays Bank Delaware	Wilmington, DE	57203	247,549.53
Byline Bank	Chicago, IL	20624	163.15
Citizens Bank, National Association	Providence, RI	57957	247,549.53
City National Bank of Florida	Miami, FL	20234	247,687.12
EagleBank	Silver Spring, MD	34742	247,549.53
East West Bank	Pasadena, CA	31628	247,605.03
First Bank & Trust	Brookings, SD	3973	137.58
First Financial Bank	Abilene, TX	3066	247,533.13
First Foundation Bank	Irvine, CA	58647	137.58
First-Citizens Bank & Trust Company	Raleigh, NC	11063	247,687.12
Great Southern Bank	Reeds Spring, MO	29546	137.58
NBT Bank, National Association	Norwich, NY	7230	247,687.12
Pinnacle Bank	Nashville, TN	35583	137.58
Shore United Bank, N.A.	Easton, MD	4832	137.58
Sunwest Bank	Irvine, CA	20164	247,549.53
Synovus Bank	Columbus, GA	873	247,549.53
Truist Bank	Charlotte, NC	9846	246,851.08
Veritex Community Bank	Dallas, TX	57665	137.58
Western Alliance Bank	Phoenix, AZ	57512	247,212.72



P.O. Box 1508  
Birmingham, AL 35201  
866-317-0810

Date 7/31/25 Page 1  
Primary Acct. XXXXXXXXXXXXX5748  
Enclosures 1

GRAND PANAMA BEACH RESORT CONDOMINIUM  
P.O. BOX 19889  
PANAMA CITY BEACH FL 32417

### C H E C K I N G   A C C O U N T S

MONEY MARKET ACCOUNT		Number of Enclosures	1
Account Number	XXXXXXXXXXXX5748	Statement Dates	7/01/25 thru 7/31/25
Previous Balance	1,501.23	Days in the Statement Period	31
3 Deposits/Credits	6,125,245.86	Average Ledger	392,917.73
4 Checks/Debits	6,125,247.09	Average Collected	392,917.73
Service Charge	.00		
Interest Paid	1.11		
Current Balance	1,501.11	2025 Interest Paid	8.55

DEPOSITS AND OTHER CREDITS		
Date	Description	Amount
7/03	SHADOW SWEEP TRANSFER FROM DDA Acct No. XXXXXXXXXXXXX5748-D	3,033,487.44
7/03	Reverse OD Item Charge	35.00
7/03	DEBIT REVERSAL 1	3,091,723.42
7/31	INTEREST DEPOSIT	1.11

WITHDRAWALS AND DEBITS		
Date	Description	Amount
7/01	SHADOW SWEEP TRANSFER TO DDA Acct No. XXXXXXXXXXXXX5748-D	1.23-
7/03	Overdraft-Paid Item Fee	35.00-
7/07	SHADOW SWEEP TRANSFER TO DDA Acct No. XXXXXXXXXXXXX5748-D	3,033,487.44-

CHECKS		
Date	Check No	Amount
7/03	1	3,091,723.42
* Indicates Serial Number Out of Sequence		

GRAND PANAMA BEACH RESORT CONDOMINIUM  
P.O. BOX 19889  
PANAMA CITY BEACH FL 32417

MONEY MARKET ACCOUNT

XXXXXXXXXXXX5748 (Continued)

DAILY BALANCES			
Date	Balance	Date	Balance
7/01	1,500.00	7/07	1,500.00
7/03	3,034,987.44	7/31	1,501.11

I N T E R E S T		R A T E		S U M M A R Y	
Date		Rate			
6/30		1.000000%			

## ERRORS RELATING TO ELECTRONIC FUND TRANSFERS OR SUBSTITUTE CHECKS (Consumer Customers Only)

In case of errors or questions about your electronic transfers, write us at the address on the front of this statement or call us at the telephone number on the front of this statement 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.
- 2) 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.
- 3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error(s) promptly. If we need more time, we will provide provisional credit to 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. 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 provide provisional credit to your account. For more information refer to your Electronic Fund Transfers disclosure and the sections on liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

[illegible]

## YOUR DUTY TO REPORT UNAUTHORIZED SIGNATURES (INCLUDING FORGERIES AND COUNTERFEIT CHECKS) AND ALTERATIONS ON CHECKS AND OTHER ITEMS

The law requires you to **use “reasonable care and promptness” in examining your bank statement and any checks sent with it and to report to the Bank an unauthorized signature (Including Forgeries and Counterfeit Checks) and Alterations or unauthorized endorsement on Checks and Other Items. You must report any unauthorized signature (Including Forgeries and Counterfeit Checks) and Alterations on checks and Other items to the Bank within the timeframe specified under the “Terms and Conditions” provided at account opening. If you do not do this, the Bank will not be liable to you for claims submitted after the timeframe specified. A copy of our current “Terms and Conditions” can be requested at any of our branch locations. Please see the “Terms and Conditions” on how to report “Other errors or Problems” and for further explanation of your rights and responsibilities regarding your statement and checks.**

ServisFirst Bank  
2500 Woodcrest Place  
Birmingham, AL 35209



RETURN SERVICE REQUESTED



136006-31A

Grand Panama Beach Resort Condo Assn Inc  
Insurance  
PO Box 19889  
Panama City Beach, FL 32417

Contact Us  
205-949-3420



Account  
Grand Panama Beach Resort Condo Assn Inc  
Insurance

Date  
07/31/2025

Page  
1 of 2

### IntraFi Cash Service<sup>SM</sup>, or ICS<sup>®</sup>, Monthly Statement

The following information is a summary of activity in your account(s) for the month of July 2025 and the list of FDIC-insured institution(s) that hold your deposits as of the date indicated. These deposits have been placed by us, as your agent and custodian, in deposit accounts through IntraFi Cash Service. Funds in your deposit accounts at the FDIC-insured institutions at which your funds have been placed will be "deposits," as defined by federal law. Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply. To meet the conditions for pass-through FDIC deposit insurance, deposit accounts at FDIC-insured banks in IntraFi's network that hold deposits placed using an IntraFi service are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage.

#### Summary of Accounts

Account ID	Deposit Option	Interest Rate	Opening Balance	Ending Balance
*****755	Savings	3.38%	\$816.18	\$819.76
<b>TOTAL</b>			<b>\$816.18</b>	<b>\$819.76</b>



DETAILED ACCOUNT OVERVIEW

Account ID: \*\*\*\*\*755  
Account Title: Grand Panama Beach Resort Condo Assn Inc Insurance

Account Summary - Savings			
Statement Period	7/1-7/31/2025	Average Daily Balance	\$817.46
Previous Period Ending Balance	\$816.18	Interest Rate at End of Statement Period	3.38%
Total Program Deposits	1.24	Annual Percentage Yield Earned	3.42%
Total Program Withdrawals	(0.00)	YTD Interest Paid	15.79
Interest Capitalized	2.34		
Current Period Ending Balance	\$819.76		

Account Transaction Detail

Date	Activity Type	Amount	Balance
07/02/2025	Deposit	\$1.24	\$817.42
07/31/2025	Interest Capitalization	2.34	819.76

Summary of Balances as of July 31, 2025

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
East West Bank	Pasadena, CA	31628	\$0.06
Truist Bank	Charlotte, NC	9846	819.70



P.O. Box 1508  
Birmingham, AL 35201  
866-317-0810

Date 7/31/25 Page 1  
Primary Acct. XXXXXXXXXXXX5755  
Enclosures 1

GRAND PANAMA BEACH RESORT CONDOMINIUM  
P.O. BOX 19889  
PANAMA CITY BEACH FL 32417

### C H E C K I N G   A C C O U N T S

MONEY MARKET ACCOUNT		Number of Enclosures	1
Account Number	XXXXXXXXXXXX5755	Statement Dates	7/01/25 thru 7/31/25
Previous Balance	1,501.24	Days in the Statement Period	31
1 Deposits/Credits	817.41	Average Ledger	1,451.72
2 Checks/Debits	2,315.17	Average Collected	1,451.72
Service Charge	.00		
Interest Paid	1.23		
Current Balance	4.71	2025 Interest Paid	8.67

DEPOSITS AND OTHER CREDITS		
Date	Description	Amount
7/31	SHADOW SWEEP TRANSFER FROM DDA Acct No. XXXXXXXXXXXX5755-D	817.41
7/31	INTEREST DEPOSIT	1.23

WITHDRAWALS AND DEBITS		
Date	Description	Amount
7/01	SHADOW SWEEP TRANSFER TO DDA Acct No. XXXXXXXXXXXX5755-D	1.24-

CHECKS		
Date	Check No	Amount
7/31	2	2,313.93
* Indicates Serial Number Out of Sequence		

DAILY BALANCES			
Date	Balance	Date	Balance
7/01	1,500.00	7/31	4.71

GRAND PANAMA BEACH RESORT CONDOMINIUM  
P.O. BOX 19889  
PANAMA CITY BEACH FL 32417

MONEY MARKET ACCOUNT XXXXXXXXXXXXX5755 (Continued)

INTEREST RATE SUMMARY	
Date	Rate
6/30	1.000000%

FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPRINTING IN THE BOMBS.

Grand Panama Beach Resort Condominium Association,  
Inc.  
415 Richard Jackson Blvd. Suite 304  
Panama City Beach, FL 32407

SERVIS1ST BANK  
ROUTE NO.

2

7/02/2025

PAY TO THE  
ORDER OF GRAND PANAMA COA \$ 2,313.93

Two Thousand Three Hundred Thirteen Dollars and 93/100 \*\*\*\*\*

Grand Panama COA

RCVD-RPA JUL 25 2025

MEMO

⑈0000000002⑈ ⑆062006505⑆ 5001465755⑈

*Paul Kuhl*

Check 2 Amount \$2,313.93 Date 7/31/2025

## ERRORS RELATING TO ELECTRONIC FUND TRANSFERS OR SUBSTITUTE CHECKS (Consumer Customers Only)

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[illegible]

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