Financial Statement Summary Analysis

FirstService RESIDENTIAL

Association:	**Greenville Overlook Maint**	2887
Period ending:	April 30, 2025	
Accountant:	Ibrahim Kamara	

Total Operating Cash	**$29,219**
Total Prior Management Operating Cash	**$0**
Total Reserve Cash	**$274,116**
Total Cash	**$303,334**
Total Accounts Receivable	**$20,629**
Less: Allowance for Doubtful Accounts	**$0**
Net Accounts Receivable	**$20,629**
Accounts Receivable - Over 90 Days	**$3,227**
Total Accounts Payable	**$2,748**
Total Accrued Expense	**$3,807**

Reserve Fund Analysis

Total Reserve Cash	**$274,116**	
Total Other Reserve Assets/Liabilities (Net)	**$0**	
Total Reserve Fund Balance	**$274,116**	
Difference	**($0)**	Should Equal Zero.

If Positive, Reserves Owes Operating Cash. If (negative), Operating owes Reserves Cash.

Insurance:

Policy type:	**Expiration**
PACKAGE	2/1/2026

	CURRENT MONTH			YEAR TO DATE		
	ACTUAL	**BUDGET**	**VARIANCE Favorable (Unfavorable)**	**ACTUAL**	**BUDGET**	**VARIANCE Favorable (Unfavorable)**
Operating Income (Loss)	**($4,894)**	**$890**	**($5,784)**	**$2,625**	**$5,360**	**($2,735)**
Reserve Income (Loss)	**$3,312**	**$1,658**	**$1,654**	**$8,298**	**$6,632**	**$1,666**
Total Income (Loss)	**($1,582)**	**$2,548**	**($4,130)**	**$10,923**	**$11,992**	**($1,069)**

Operating Budget Variances Current Month - In Excess of $2,500

General Ledger #	Account Description	Variance	Explanation
77110	FEDERAL INCOME TAX	($5,479)	FEDERAL TAX PAYMENT

2887 GREENVILLE OVERLOOK MAINT CORP
BALANCE SHEET
04/30/2025

c/o FIRSTSERVICE RESIDENTIAL
1016 WEST NINTH AVE STE 305
KING OF PRUSSIA PA 19406

G/L ACCOUNT #	ACCOUNT NAME	OPERATING FUND	RESERVE FUND	TOTAL
	ASSETS			
	CURRENT ASSETS			
	CASH			
11930	CASH OPERATING - ALLIANCE ASSOCIATION BA	29,219	0	29,219
13001 PRIOR	RESERVE PRIOR MGMT	0	73,414	73,414
13014 2887A1	ALLIANCE BANK RES AAB RES MM #1398	0	200,702	200,702
	TOTAL CASH	29,219	274,116	303,334
	RECEIVABLES			
21000	ACCOUNTS RECEIVABLE	20,629	0	20,629
	TOTAL RECEIVABLES	20,629	0	20,629
	PREPAID EXPENSES			
26100	PREPAID INSURANCE	885	0	885
	TOTAL PREPAIDS	885	0	885
	TOTAL CURRENT ASSETS	50,733	274,116	324,848
	DUE TO/FROM	0	0	0
	TOTAL ASSETS	50,733	274,116	324,848
	LIABILITIES & FUND BALANCE			
	CURRENT LIABILITIES			
	ACCOUNTS PAYABLE			
21005	PREPAID ASSESSMENTS	2,748	0	2,748
	TOTAL ACCOUNTS PAYABLE	2,748	0	2,748
	ACCRUED EXPENSES			
43010 AUDIT	ACCRUED EXPENSES - AUDIT	1,167	0	1,167
43100	ACCRUED EXPENSES	2,641	0	2,641
	TOTAL ACCRUED EXPENSES	3,807	0	3,807
	OTHER LIABILITIES			
44000	UNEARNED REVENUE	17,667	0	17,667
	TOTAL OTHER LIABILITIES	17,667	0	17,667
	FUND BALANCE			
	OPERATING FUND			
51001	PRIOR OPERATING FUND BALANCE	23,886	0	23,886
	CURRENT YEAR SURPLUS/(DEFICIT)	2,625	0	2,625
	TOTAL OPERATING FUND	26,511	0	26,511
	RESERVE FUND			
57600 INTRR	PRIOR YR RESERVE FND INTEREST	0	3,632	3,632
57600 RR	PRIOR YR RESERVE FND RESERVE/REPLACEMENT	0	262,185	262,185
	NET CURRENT YR SURPLUS/(DEFICIT)	0	8,298	8,298
	TOTAL RESERVE FUND	0	274,116	274,116
	TOTAL LIABILITIES & FUND BALANCE	50,733	274,116	324,848

2887 GREENVILLE OVERLOOK MAINT CORP
MONTHLY COMPARATIVE BALANCE SHEET
04/30/2025

c/o FIRSTSERVICE RESIDENTIAL
1016 WEST NINTH AVE STE 305
KING OF PRUSSIA PA 19406

ACCOUNT #		CURRENT MONTH	PRIOR MONTH	VARIANCE
	CURRENT ASSETS			
	CASH			
11930	CASH OPERATING - ALLIANCE ASSN. BANK	29,219	47,296	(18,077)
12050	CASH OPERATING-FORMER MGMT CO.	0	1,023	(1,023)
13001 PRIOR	RESERVE PRIOR MGMT	73,414	146,816	(73,402)
13014 2887A1	ALLIANCE BANK RES AAB RES MM #1398	200,702	122,330	78,372
	TOTAL CASH	303,334	317,464	(14,130)
	RECEIVABLES			
21000	ACCOUNTS RECEIVABLE	20,629	21,000	(371)
	TOTAL RECEIVABLES	20,629	21,000	(371)
	PREPAID EXPENSES			
26100	PREPAID INSURANCE	885	983	(98)
	TOTAL PREPAIDS	885	983	(98)
	TOTAL CURRENT ASSETS	324,848	339,448	(14,599)
	TOTAL ASSETS	324,848	339,448	(14,599)
	LIABILITIES & FUND BALANCE			
	CURRENT LIABILITIES			
	ACCOUNTS PAYABLE			
42100	ACCOUNTS PAYABLE	0	2,252	2,252
42110	PRIOR ACCOUNTS PAYABLE	0	4,864	4,864
21005	PREPAID ASSESSMENTS	2,748	2,748	0
	TOTAL ACCOUNTS PAYABLE	2,748	9,864	7,116
	ACCRUED EXPENSES			
43100	ACCRUED EXPENSES	2,641	0	(2,641)
43010 AUDIT	ACCRUED EXPENSES - AUDIT	1,167	875	(292)
	TOTAL ACCRUED EXPENSES	3,807	875	(2,933)
	OTHER LIABILITIES			
44000	UNEARNED REVENUE	17,667	26,500	8,833
	TOTAL OTHER LIABILITIES	17,667	26,500	8,833
	FUND BALANCES			
	OPERATING FUND			
51001	PRIOR OPERATING FUND BALANCE	23,886	23,886	0
	CURR YR OPER INCOME/(LOSS)	2,625	7,518	4,894
	TOTAL OPERATING FUND	26,511	31,405	4,894
	RESERVE FUND			
57600 INTRR	PRIOR YR RESERVE FND INTEREST	3,632	3,632	0
57600 RR	PRIOR YR RESERVE FND RESERVE/REPLACEMENT	262,185	262,185	0
	CURR YR RES INCOME/(LOSS)	8,298	4,986	(3,312)
	TOTAL RESERVE FUND	274,116	270,804	(3,312)
	TOTAL LIABILITIES & FUND BALANCE	324,848	339,448	14,599

c/o FIRSTSERVICE RESIDENTIAL
1016 WEST NINTH AVE STE 305
KING OF PRUSSIA PA 19406

ACCOUNT #	CURRENT MONTH	PRIOR MONTH	VARIANCE

2887 GREENVILLE OVERLOOK MAINT CORP
PROFIT & LOSS VARIANCE
04/30/2025

c/o FIRSTSERVICE RESIDENTIAL
1016 WEST NINTH AVE STE 305
KING OF PRUSSIA PA 19406

ACCT #	DESCRIPTION	CURRENT MO. ACTUAL	CURRENT MO. BUDGET	MONTH DIFFERENCE	YEAR TO DATE ACTUAL	YEAR TO DATE BUDGET	YEAR TO DATE DIFFERENCE	ANNUAL BUDGET
	OPERATING INCOME							
60200	ASSOCIATION FEES	8,833	8,833	0	35,333	35,332	1	106,000
64100	LEGAL INCOME	0	0	0	3,899	0	3,899	0
65066	MISC INCOME	0	0	0	200	0	200	0
68000	INTEREST INCOME	1	0	1	3	0	3	0
	GROSS OPERATING INCOME	8,834	8,833	1	39,435	35,332	4,103	106,000
	OPERATING EXPENSES							
	GROUNDS MAINTENANCE							
74079	GENERAL MAINTENANCE	0	292	292	0	1,168	1,168	3,500
74127	LANDSCAPING	0	2,200	2,200	0	4,400	4,400	22,000
74157	BASIN MANAGEMENT	2,530	1,200	(1,330)	2,530	2,400	(130)	12,000
74226	TREE MAINTENANCE	0	0	0	0	0	0	10,000
74301	SNOW REMOVAL	0	0	0	9,275	5,000	(4,275)	5,000
74760	BASIN M&R	0	0	0	0	0	0	2,500
	TOTAL GROUNDS MAINTENANCE	2,530	3,692	1,162	11,805	12,968	1,163	55,000
	UTILITIES							
76200	ELECTRIC	85	44	(41)	218	176	(42)	525
76405	WATER-SPRINKLER	31	125	94	62	500	438	1,500
76713	INTERNET/CABLE	356	208	(148)	712	832	120	2,500
	TOTAL UTILITIES	471	377	(94)	992	1,508	516	4,525
	TAXES & INSURANCE							
77100	FEDERAL INCOME TAX	5,479	0	(5,479)	5,479	0	(5,479)	0
77516	INSURANCE	98	104	6	295	416	121	1,250
	TOTAL TAXES & INSURANCE	5,577	104	(5,473)	5,774	416	(5,358)	1,250
	ADMINISTRATIVE & OTHER EXPENSES							
78101	OFFICE EXPENSE	26	188	162	217	752	535	2,251
79282	COMMUNITY EXPENSE	0	42	42	0	168	168	500
	TOTAL ADMINISTRATIVE & OTH	26	230	204	217	920	703	2,751
	PROFESSIONAL SERVICES							
81100	MANAGEMENT FEES	1,298	1,298	0	1,231	5,192	3,961	15,574
81200	LEGAL GENERAL	1,500	292	(1,208)	8,616	1,168	(7,448)	3,500
81401	AUDIT FEES	667	292	(375)	1,542	1,168	(374)	3,500
	TOTAL PROFESSIONAL SERVICE	3,465	1,882	(1,583)	11,389	7,528	(3,861)	22,574
	TOTAL OPERATING EXPENSES	12,070	6,285	(5,785)	30,177	23,340	(6,837)	86,100
	NET OPERATING INCOME	(3,235)	2,548	(5,783)	9,258	11,992	(2,734)	19,900
	RESERVE EXPENSE							
88001	RESERVES RESERVE FUNDING	1,658	1,658	0	6,633	6,632	(1)	19,900
	TOTAL RESERVE EXPENSE	1,658	1,658	0	6,633	6,632	(1)	19,900
	NET INCOME / (LOSS)	(4,894)	890	(5,784)	2,625	5,360	(2,735)	0

2887 GREENVILLE OVERLOOK MAINT CORP
RESERVE INCOME STATEMENT
04/30/2025

c/o FIRSTSERVICE RESIDENTIAL
1016 WEST NINTH AVE STE 305
KING OF PRUSSIA PA 19406

ACCT #	DESCRIPTION	CURRENT MO. ACTUAL	CURRENT MO. BUDGET	MONTH DIFFERENCE	YEAR TO DATE ACTUAL	YEAR TO DATE BUDGET	YEAR TO DATE DIFFERENCE	ANNUAL BUDGET
	CURRENT RESERVE CONTRIBUTIONS							
91120	RESERVE CONTRIBUTION	1,658	1,658	0	6,633	6,632	1	19,900
91130	RESERVE INTEREST INCOME	1,653	0	1,653	1,665	0	1,665	0
	TOTAL RESERVE CONTRIBUTION	3,312	1,658	1,654	8,298	6,632	1,666	19,900
	NET RES INCOME/(LOSS)	3,312	1,658	1,654	8,298	6,632	1,666	19,900

2887 GREENVILLE OVERLOOK MAINT CORP
ACTUAL & PROJECTED ACTUAL
04/30/2025

c/o FIRSTSERVICE RESIDENTIAL
1016 WEST NINTH AVE STE 305
KING OF PRUSSIA PA 19406

ACCT NUMBER	ACCOUNT DESCRIPTION	January Actual	February Actual	March Actual	April Actual	May Budget	June Budget	July Budget	August Budget	September Budget	October Budget	November Budget	December Budget	TOTAL PROJECTED
	OPERATING INCOME													
60200	ASSOCIATION FEES	8,833	8,833	8,833	8,833	8,833	8,833	8,833	8,833	8,833	8,833	8,833	8,837	106,001
64100	LEGAL INCOME	0	3,899	0	0	0	0	0	0	0	0	0	0	3,899
65066	MISC INCOME	0	200	0	0	0	0	0	0	0	0	0	0	200
68000	INTEREST INCOME	0	1	1	1	0	0	0	0	0	0	0	0	3
	GROSS OPERATING INCOME	8,833	12,933	8,835	8,834	8,833	8,833	8,833	8,833	8,833	8,833	8,833	8,837	110,103
	OPERATING EXPENSES													
	GROUNDS MAINTENANCE													
74079	GENERAL MAINTENANCE	0	0	0	0	292	292	292	292	292	292	292	288	2,332
74127	LANDSCAPING	0	0	0	0	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	17,600
74157	BASIN MANAGEMENT	0	0	0	2,530	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	12,130
74226	TREE MAINTENANCE	0	0	0	0	2,500	2,500	2,500	2,500	0	0	0	0	10,000
74301	SNOW REMOVAL	0	3,225	6,050	0	0	0	0	0	0	0	0	0	9,275
74760	BASIN M&R	0	0	0	0	1,250	0	0	0	1,250	0	0	0	2,500
	TOTAL GROUNDS MAINTENAN	0	3,225	6,050	2,530	7,442	6,192	6,192	6,192	4,942	3,692	3,692	3,688	53,837
	UTILITIES													
76200	ELECTRIC	0	91	43	85	44	44	44	44	44	44	44	41	567
76405	WATER-SPRINKLER	0	15	16	31	125	125	125	125	125	125	125	125	1,062
76713	INTERNET/CABLE	0	178	178	356	208	208	208	208	208	208	208	212	2,380
	TOTAL UTILITIES	0	284	237	471	377	377	377	377	377	377	377	378	4,009
	TAXES & INSURANCE													
77100	FEDERAL INCOME TAX	0	0	0	5,479	0	0	0	0	0	0	0	0	5,479
77516	INSURANCE	0	98	98	98	104	104	104	104	104	104	104	106	1,129
	TOTAL TAXES & INSURANCE	0	98	98	5,577	104	104	104	104	104	104	104	106	6,608
	ADMINISTRATIVE & OTHER EXPENSES													
78101	OFFICE EXPENSE	0	191	0	26	188	188	188	188	188	188	188	183	1,716
79282	COMMUNITY EXPENSE	0	0	0	0	42	42	42	42	42	42	42	38	332
	TOTAL ADMINISTRATIVE &	0	191	0	26	230	230	230	230	230	230	230	221	2,048
	PROFESSIONAL SERVICES													
81100	MANAGEMENT FEES	1,298	(2,662)	1,298	1,298	1,298	1,298	1,298	1,298	1,298	1,298	1,298	1,296	11,613
81200	LEGAL GENERAL	0	4,864	2,252	1,500	292	292	292	292	292	292	292	288	10,948
81401	AUDIT FEES	0	0	875	667	292	292	292	292	292	292	292	288	3,874
	TOTAL PROFESSIONAL SERV	1,298	2,202	4,425	3,465	1,882	1,882	1,882	1,882	1,882	1,882	1,882	1,872	26,435
	TOTAL OPERATING EXPENSE	1,298	6,000	10,810	12,070	10,035	8,785	8,785	8,785	7,535	6,285	6,285	6,265	92,937
	NET OPERATING INCOME	7,536	6,933	(1,975)	(3,235)	(1,202)	48	48	48	1,298	2,548	2,548	2,572	17,166
	RESERVE EXPENSE													
88001	RESERVES RESERVE FUNDIN	0	3,317	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,662	19,901
	TOTAL RESERVE EXPENSE	0	3,317	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,662	19,901
	NET INCOME / (LOSS)	7,536	3,616	(3,633)	(4,894)	(2,860)	(1,610)	(1,610)	(1,610)	(360)	890	890	910	(2,735)

c/o FIRSTSERVICE RESIDENTIAL
1016 WEST NINTH AVE STE 305
KING OF PRUSSIA PA 19406

	DESCRIPTION	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Jan 2025	Feb 2025	Mar 2025	Apr 2025
	OPERATING INCOME													
60200	ASSOCIATION FEES	0	0	0	0	0	0	0	0	0	8,833	8,833	8,833	8,833
64100	LEGAL INCOME	0	0	0	0	0	0	0	0	0	0	3,899	0	0
65066	MISC INCOME	0	0	0	0	0	0	0	0	0	0	200	0	0
68000	INTEREST INCOME	0	0	0	0	0	0	0	0	0	0	1	1	1
	GROSS OPERATING INCOME	0	0	0	0	0	0	0	0	0	8,833	12,933	8,835	8,834
	OPERATING EXPENSES													
	GROUNDS MAINTENANCE													
74157	BASIN MANAGEMENT	0	0	0	0	0	0	0	0	0	0	0	0	2,530
74301	SNOW REMOVAL	0	0	0	0	0	0	0	0	0	0	3,225	6,050	0
	TOTAL GROUNDS MAINTENAN	0	0	0	0	0	0	0	0	0	0	3,225	6,050	2,530
	UTILITIES													
76200	ELECTRIC	0	0	0	0	0	0	0	0	0	0	91	43	85
76405	WATER-SPRINKLER	0	0	0	0	0	0	0	0	0	0	15	16	31
76713	INTERNET/CABLE	0	0	0	0	0	0	0	0	0	0	178	178	356
	TOTAL UTILITIES	0	0	0	0	0	0	0	0	0	0	284	237	471
	TAXES & INSURANCE													
77100	FEDERAL INCOME TAX	0	0	0	0	0	0	0	0	0	0	0	0	5,479
77516	INSURANCE	0	0	0	0	0	0	0	0	0	0	98	98	98
	TOTAL TAXES & INSURANCE	0	0	0	0	0	0	0	0	0	0	98	98	5,577
	ADMINISTRATIVE & OTHER EXPENSES													
78101	OFFICE EXPENSE	0	0	0	0	0	0	0	0	0	0	191	0	26
	TOTAL ADMINISTRATIVE &	0	0	0	0	0	0	0	0	0	0	191	0	26
	PROFESSIONAL SERVICES													
81100	MANAGEMENT FEES	0	0	0	0	1,320	1,320	1,320	0	0	1,298	(2,662)	1,298	1,298
81200	LEGAL GENERAL	0	0	0	0	0	0	0	0	0	0	4,864	2,252	1,500
81401	AUDIT FEES	0	0	0	0	0	0	0	0	0	0	0	875	667
	TOTAL PROFESSIONAL SERV	0	0	0	0	1,320	1,320	1,320	0	0	1,298	2,202	4,425	3,465
	TOTAL OPERATING EXPENSE	0	0	0	0	1,320	1,320	1,320	0	0	1,298	6,000	10,810	12,070
	NET OPERATING INCOME	0	0	0	0	(1,320)	(1,320)	(1,320)	0	0	7,536	6,933	(1,975)	(3,235)
	RESERVE EXPENSE													
88001	RESERVES RESERVE FUNDIN	0	0	0	0	0	0	0	0	0	0	3,317	1,658	1,658
	TOTAL RESERVE EXPENSE	0	0	0	0	0	0	0	0	0	0	3,317	1,658	1,658
	NET INCOME / (LOSS)	0	0	0	0	(1,320)	(1,320)	(1,320)	0	0	7,536	3,616	(3,633)	(4,894)

Get more bank for your buck.

Treasury and ***investment*** solutions that help our clients navigate the complex association banking landscape.

MONEY MARKET ACCOUNTS

FirstService Financial Program Rates Effective April 1, 2025

Money Market Accounts	Total Assets	Balances < $100k	Balances > $100k	FDIC Cert. #
Alliance Association Bank	$68B	0.15%	0.35%	57512
Dime Bank	$6B	2.30%	4.05%	18200
Bank United	$36B	2.75%	3.80%	58979
Capital One Bank	$453B	0.65%	2.20%	33954
Peapack-Gladstone	$6B	3.75%	3.75%	11035
CIBC	$838B	3.70%	3.70%	33306
Community Advantage (Wintrust)**	$52B	3.00%	3.00%	33935
Enterprise Bank & Trust	$13B	4.08%	4.08%	27237
Encore Bank	$3B	3.50%	3.50%	34562
First Virginia Community Bank	$2B	3.85%	3.85%	58696
Metropolitan Commercial Bank**	$6B	3.75%	3.75%	34699
Webster Bank	$65B	3.95%	3.95%	30337
Washington Federal Bank	$8B	3.75%	3.75%	32178
US Bank**	$585B	0.50%	3.15%	6548

*American Deposit Management ("ADM") is a non-bank institutions that manage the Deposit In Place and Federally-Insured Cash Account ("FICA") Programs. **Indicates banks who have enhanced deposit insurance solutions.
Rates are not guaranteed and are subject to change based on market conditions

Creating value one step at a time.

FirstService Financial is an affiliate of your management company and receives a fee from the financial institutions listed above for their assistance with the development, placement, servicing and maintenance of their products. The interest rates noted above are net of the fee paid by the financial institution to FirstService Financial.

Get more bank for your buck.

Treasury and ***investment*** solutions that help our clients navigate the complex association banking landscape.

CERTIFICATES OF DEPOSIT

CD Rates	Specials	1 yr	1.5 yr	2 yr	3 yr	5 yr
Average rates from FDIC as of April 1, 2025	(Jumbo Rates)	2.53%	N/A	2.24%	2.10%	2.09%
Alliance Association Bank	7 mo 4.15% 11 mo 4.00%	3.90%	3.60%	3.70%	3.25%	3.00%
Firstrust Bank	12 months: 0.25%	0.25%	N/A	N/A	0.30%	0.35%
First Virginia Community Bank	6 months: 4.25%	4.10%	3.95%	N/A	N/A	N/A
First Citizens (CIT)	9 months: 3.90%	3.80%	3.25%	3.25%	2.75%	N/A
CDARS (through Alliance Bank)**	6 months: 4.05%	3.90%	N/A	3.50%	3.25%	3.00%
Encore Bank	6 months: 3.75%	3.50%				
Encore Bank	9 months: 3.60%					
Encore Bank	21 months: 3.00%					
Washington Federal Bank	7 months: 4.25%					
Washington Federal Bank	13 months: 3.90%		3.50%			

Rates are not guaranteed and are subject to change based on market conditions

**CDARS is a fixed rate sweep product that allows once client to put up to $50 million per tax ID in CDs. Please contact us directly for more details

Creating value one step at a time.

FirstService Financial is an affiliate of your management company and receives a fee from the financial institutions listed above for their assistance with the development, placement, servicing and maintenance of their products. The interest rates noted above are net of the fee paid by the financial institution to FirstService Financial.

Reserve investment program

How your board benefits

Higher Interest Rates

You earn market-leading, stable rates through our long-term bank partners.

- $6 billion in client deposits leveraged to negotiate exclusive, preferred rates.
- No fees on money market account or CD investments.
- One-stop-shop with access to commercial bank money market accounts and CDs, brokered products, and innovative institutional investment solutions.

Partnership Approach

Your community has access to superior products and services plus exclusive advocacy for FirstService Residential clients.

- Reserve fund allocation based on liquidity and reserve study needs, determined in collaboration with property managers, board members, and client accounting.
- Proactive engagement when attractive rates come to market, when CDs mature or when accounts exceed FDIC limits.
- Banking partner relationship management which anticipates specific community association needs.
- Fraud protection, detection, and risk mitigation through technology, close bank relationships, and support services.

Convenience and Efficiency

It's easier for you to do business.

- Streamlined account opening process through our internal treasury teams.
- Electronic signature technology (DocuSign) for signature cards and bank documents.
- Secure file transfer platform for downloading bank statements within the first five days of the month.
- Enhanced deposit insurance solutions up to $100 million per Tax ID in one account, on one statement at a competitive interest rate.

To learn more about how our reserve investment program will benefit your community, visit firstservicefinancial.com

FirstService Financial

Cash management services

Management signer benefits

More time for what matters

We know that your time is valuable, and your fiduciary responsibilities are extensive. That's why we work to deliver customized financial solutions that are sustainable and effective, while reducing your workload. For over 25 years, FirstService Financial has achieved this by delivering highly secure and time efficient support, which leads to smoother, more streamlined operations due to our long term banking partnerships.

With management company signers:

- Board member retains the same level of control through invoice approval (AVID), and no physical checks are ever signed.
- Critical community business continues during interruptions or adjustments to the board.
- Fraud risks and exposure are minimized as financial institutions can have stronger controls and have known persons to seek confirmations of transactions.
- Executing on board requests to open and fund accounts, and other required banking services are faster.
- Personal information is not required to be collected or provided, eliminating any identity theft concerns.
- Rigorous internal controls approved by outside auditors provide peace of mind to the board and residents.

"When our last in-house signer had an unexpected health emergency, we were unable to access our account for months — during which time we lost valuable interest, time and effort trying to rectify the dilemma. Having an agent signer would've prevented considerable headache."

— High-rise board member, Philadelphia, PA

FirstService Financial

To experience best-in-class financial solutions tailored to your community, visit firstservicefinancial.com

Cash Management

Safely maximizing growth

Expert management of your association's money has a tremendous impact on the success of your community. FirstSerivce Financial's team of highly trained financial professionals provide customized solutions for thousands of communities, helping to navigate the complex association investment landscape and deliver results that meet your community's unique needs.

To find out how our cash management solutions will benefit your community, visit firstservicefinancial.com

Solutions that simplify

Maximizing yield on investments

Vendor Payables

Account Maintenance

Fraud Prevention

Receivables Management

Resident payment services

Up to $100M in FDIC with 100% principal protection

35+
long-term banking partners

3x
industry earnings via market leading rates

24-48 hr
account opening

FirstService Financial