Financial Statement Summary Analysis

FirstService RESIDENTIAL

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

Total Operating Cash	**$38,384**
Total Reserve Cash	**$277,551**
Total Cash	**$315,935**
Total Accounts Receivable	**$19,401**
Less: Allowance for Doubtful Accounts	**$0**
Net Accounts Receivable	**$19,401**
Accounts Receivable - Over 90 Days	**$19,355**
Total Accounts Payable	**$2,748**
Total Accrued Expense	**$1,797**

Reserve Fund Analysis

Total Reserve Cash	**$277,551**	
Total Other Reserve Assets/Liabilities (Net)	**$0**	
Total Reserve Fund Balance	**$277,551**	
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)	**$3,100**	**($1,610)**	**$4,710**	**$3,974**	**$890**	**$3,084**
Reserve Income (Loss)	**$1,717**	**$1,658**	**$59**	**$11,733**	**$9,948**	**$1,785**
Total Income (Loss)	**$4,817**	**$48**	**$4,769**	**$15,707**	**$10,838**	**$4,869**

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

General Ledger #	Account Description	Variance	Explanation

2887 GREENVILLE OVERLOOK MAINT CORP
BALANCE SHEET
06/30/2025

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	38,384	0	38,384
13001 PRIOR	RESERVE PRIOR MGMT	0	73,414	73,414
13014 2887A1	ALLIANCE BANK RES AAB RES MM #1398	0	204,137	204,137
	TOTAL CASH	38,384	277,551	315,935
	RECEIVABLES			
21000	ACCOUNTS RECEIVABLE	19,401	0	19,401
	TOTAL RECEIVABLES	19,401	0	19,401
	PREPAID EXPENSES			
26100	PREPAID INSURANCE	688	0	688
	TOTAL PREPAIDS	688	0	688
	TOTAL CURRENT ASSETS	58,474	277,551	336,025
	DUE TO/FROM	0	0	0
	TOTAL ASSETS	58,474	277,551	336,025
	LIABILITIES & FUND BALANCE			
	CURRENT LIABILITIES			
	ACCOUNTS PAYABLE			
21005	PREPAID ASSESSMENTS	28,816	0	28,816
	TOTAL ACCOUNTS PAYABLE	28,816	0	28,816
	ACCRUED EXPENSES			
43010 AUDIT	ACCRUED EXPENSES - AUDIT	1,750	0	1,750
43100	ACCRUED EXPENSES	47	0	47
	TOTAL ACCRUED EXPENSES	1,797	0	1,797
	FUND BALANCE			
	OPERATING FUND			
51001	PRIOR OPERATING FUND BALANCE	23,886	0	23,886
	CURRENT YEAR SURPLUS/(DEFICIT)	3,974	0	3,974
	TOTAL OPERATING FUND	27,860	0	27,860
	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	11,733	11,733
	TOTAL RESERVE FUND	0	277,551	277,551
	TOTAL LIABILITIES & FUND BALANCE	58,474	277,551	336,025

2887 GREENVILLE OVERLOOK MAINT CORP
MONTHLY COMPARATIVE BALANCE SHEET
06/30/2025

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	38,384	16,406	21,979
13001 PRIOR	RESERVE PRIOR MGMT	73,414	73,414	0
13014 2887A1	ALLIANCE BANK RES AAB RES MM #1398	204,137	202,420	1,717
	TOTAL CASH	315,935	292,240	23,696
	RECEIVABLES			
21000	ACCOUNTS RECEIVABLE	19,401	20,676	(1,275)
	TOTAL RECEIVABLES	19,401	20,676	(1,275)
	PREPAID EXPENSES			
26100	PREPAID INSURANCE	688	787	(98)
	TOTAL PREPAIDS	688	787	(98)
	TOTAL CURRENT ASSETS	336,025	313,702	22,323
	TOTAL ASSETS	336,025	313,702	22,323
	LIABILITIES & FUND BALANCE			
	CURRENT LIABILITIES			
	ACCOUNTS PAYABLE			
21005	PREPAID ASSESSMENTS	28,816	2,748	(26,069)
	TOTAL ACCOUNTS PAYABLE	28,816	2,748	(26,069)
	ACCRUED EXPENSES			
43100	ACCRUED EXPENSES	47	69	21
43010 AUDIT	ACCRUED EXPENSES - AUDIT	1,750	1,458	(292)
	TOTAL ACCRUED EXPENSES	1,797	1,527	(270)
	OTHER LIABILITIES			
44000	UNEARNED REVENUE	0	8,833	8,833
	TOTAL OTHER LIABILITIES	0	8,833	8,833
	FUND BALANCES			
	OPERATING FUND			
51001	PRIOR OPERATING FUND BALANCE	23,886	23,886	0
	CURR YR OPER INCOME/(LOSS)	3,974	873	(3,100)
	TOTAL OPERATING FUND	27,860	24,760	(3,100)
	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)	11,733	10,016	(1,717)
	TOTAL RESERVE FUND	277,551	275,834	(1,717)
	TOTAL LIABILITIES & FUND BALANCE	336,025	313,702	(22,323)

2887 GREENVILLE OVERLOOK MAINT CORP
PROFIT & LOSS VARIANCE
06/30/2025

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	53,000	52,998	2	106,000
64100	LEGAL INCOME	0	0	0	3,899	0	3,899	0
64300	NSF CHARGES	0	0	0	46	0	46	0
65066	MISC INCOME	0	0	0	200	0	200	0
68000	INTEREST INCOME	0	0	0	4	0	4	0
	GROSS OPERATING INCOME	8,834	8,833	1	57,149	52,998	4,151	106,000
	OPERATING EXPENSES							
	GROUNDS MAINTENANCE							
74079	GENERAL MAINTENANCE	785	292	(493)	785	1,752	967	3,500
74127	LANDSCAPING	0	2,200	2,200	0	8,800	8,800	22,000
74157	BASIN MANAGEMENT	0	1,200	1,200	2,530	4,800	2,270	12,000
74226	TREE MAINTENANCE	0	2,500	2,500	0	5,000	5,000	10,000
74301	SNOW REMOVAL	0	0	0	9,275	5,000	(4,275)	5,000
74760	BASIN M&R	0	0	0	0	1,250	1,250	2,500
	TOTAL GROUNDS MAINTENANCE	785	6,192	5,407	12,590	26,602	14,012	55,000
	UTILITIES							
76200	ELECTRIC	4	44	40	269	264	(5)	525
76405	WATER-SPRINKLER	16	125	109	93	750	657	1,500
76713	INTERNET/CABLE	178	208	30	890	1,248	358	2,500
	TOTAL UTILITIES	198	377	179	1,252	2,262	1,010	4,525
	TAXES & INSURANCE							
77100	FEDERAL INCOME TAX	0	0	0	5,479	0	(5,479)	0
77516	INSURANCE	98	104	6	492	624	132	1,250
	TOTAL TAXES & INSURANCE	98	104	6	5,971	624	(5,347)	1,250
	ADMINISTRATIVE & OTHER EXPENSES							
78101	OFFICE EXPENSE	0	188	188	239	1,128	889	2,251
79282	COMMUNITY EXPENSE	0	42	42	0	252	252	500
	TOTAL ADMINISTRATIVE & OTH	0	230	230	239	1,380	1,141	2,751
	PROFESSIONAL SERVICES							
81100	MANAGEMENT FEES	1,298	1,298	0	3,827	7,788	3,961	15,574
81200	LEGAL GENERAL	1,404	292	(1,112)	17,222	1,752	(15,470)	3,500
81401	AUDIT FEES	292	292	0	2,125	1,752	(373)	3,500
	TOTAL PROFESSIONAL SERVICE	2,994	1,882	(1,112)	23,174	11,292	(11,882)	22,574
	TOTAL OPERATING EXPENSES	4,075	8,785	4,710	43,226	42,160	(1,066)	86,100
	NET OPERATING INCOME	4,759	48	4,711	13,924	10,838	3,086	19,900
	RESERVE EXPENSE							
88001	RESERVES RESERVE FUNDING	1,658	1,658	0	9,950	9,948	(2)	19,900
	TOTAL RESERVE EXPENSE	1,658	1,658	0	9,950	9,948	(2)	19,900
	NET INCOME / (LOSS)	3,100	(1,610)	4,710	3,974	890	3,084	0

2887 GREENVILLE OVERLOOK MAINT CORP
RESERVE INCOME STATEMENT
06/30/2025

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	9,950	9,948	2	19,900
91130	RESERVE INTEREST INCOME	59	0	59	1,783	0	1,783	0
	TOTAL RESERVE CONTRIBUTION	1,717	1,658	59	11,733	9,948	1,785	19,900
	NET RES INCOME/(LOSS)	1,717	1,658	59	11,733	9,948	1,785	19,900

2887 GREENVILLE OVERLOOK MAINT CORP
ACTUAL & PROJECTED ACTUAL
06/30/2025

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 Actual	June Actual	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	106,002
64100	LEGAL INCOME	0	3,899	0	0	0	0	0	0	0	0	0	0	3,899
64300	NSF CHARGES	0	0	0	0	46	0	0	0	0	0	0	0	46
65066	MISC INCOME	0	200	0	0	0	0	0	0	0	0	0	0	200
68000	INTEREST INCOME	0	1	1	1	1	0	0	0	0	0	0	0	4
	GROSS OPERATING INCOME	8,833	12,933	8,835	8,834	8,880	8,834	8,833	8,833	8,833	8,833	8,833	8,837	110,151
	OPERATING EXPENSES													
	GROUNDS MAINTENANCE													
74079	GENERAL MAINTENANCE	0	0	0	0	0	785	292	292	292	292	292	288	2,533
74127	LANDSCAPING	0	0	0	0	0	0	2,200	2,200	2,200	2,200	2,200	2,200	13,200
74157	BASIN MANAGEMENT	0	0	0	2,530	0	0	1,200	1,200	1,200	1,200	1,200	1,200	9,730
74226	TREE MAINTENANCE	0	0	0	0	0	0	2,500	2,500	0	0	0	0	5,000
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	0	0	0	0	1,250	0	0	0	1,250
	TOTAL GROUNDS MAINTENAN	0	3,225	6,050	2,530	0	785	6,192	6,192	4,942	3,692	3,692	3,688	40,988
	UTILITIES													
76200	ELECTRIC	0	91	43	85	46	4	44	44	44	44	44	41	530
76405	WATER-SPRINKLER	0	15	16	31	15	16	125	125	125	125	125	125	843
76713	INTERNET/CABLE	0	178	178	356	0	178	208	208	208	208	208	212	2,142
	TOTAL UTILITIES	0	284	237	471	62	198	377	377	377	377	377	378	3,515
	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	98	98	104	104	104	104	104	106	1,118
	TOTAL TAXES & INSURANCE	0	98	98	5,577	98	98	104	104	104	104	104	106	6,597
	ADMINISTRATIVE & OTHER EXPENSES													
78101	OFFICE EXPENSE	0	191	0	26	22	0	188	188	188	188	188	183	1,362
79282	COMMUNITY EXPENSE	0	0	0	0	0	0	42	42	42	42	42	38	248
	TOTAL ADMINISTRATIVE &	0	191	0	26	22	0	230	230	230	230	230	221	1,610
	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	7,201	1,404	292	292	292	292	292	288	18,970
81401	AUDIT FEES	0	0	875	667	292	292	292	292	292	292	292	288	3,873
	TOTAL PROFESSIONAL SERV	1,298	2,202	4,425	3,465	8,791	2,994	1,882	1,882	1,882	1,882	1,882	1,872	34,456
	TOTAL OPERATING EXPENSE	1,298	6,000	10,810	12,070	8,973	4,075	8,785	8,785	7,535	6,285	6,285	6,265	87,166
	NET OPERATING INCOME	7,536	6,933	(1,975)	(3,235)	(93)	4,759	48	48	1,298	2,548	2,548	2,572	22,986
	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	19,902
	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	19,902
	NET INCOME / (LOSS)	7,536	3,616	(3,633)	(4,894)	(1,751)	3,100	(1,610)	(1,610)	(360)	890	890	910	3,084

2887 GREENVILLE OVERLOOK MAINT CORP
13 MONTH TREND REPORT
06/30/2025

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

	DESCRIPTION	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025
	OPERATING INCOME													
60200	ASSOCIATION FEES	0	0	0	0	0	0	0	8,833	8,833	8,833	8,833	8,833	8,833
64100	LEGAL INCOME	0	0	0	0	0	0	0	0	3,899	0	0	0	0
64300	NSF CHARGES	0	0	0	0	0	0	0	0	0	0	0	46	0
65066	MISC INCOME	0	0	0	0	0	0	0	0	200	0	0	0	0
68000	INTEREST INCOME	0	0	0	0	0	0	0	0	1	1	1	1	0
	GROSS OPERATING INCOME	0	0	0	0	0	0	0	8,833	12,933	8,835	8,834	8,880	8,834
	OPERATING EXPENSES													
	GROUNDS MAINTENANCE													
74079	GENERAL MAINTENANCE	0	0	0	0	0	0	0	0	0	0	0	0	785
74157	BASIN MANAGEMENT	0	0	0	0	0	0	0	0	0	0	2,530	0	0
74301	SNOW REMOVAL	0	0	0	0	0	0	0	0	3,225	6,050	0	0	0
	TOTAL GROUNDS MAINTENAN	0	0	0	0	0	0	0	0	3,225	6,050	2,530	0	785
	UTILITIES													
76200	ELECTRIC	0	0	0	0	0	0	0	0	91	43	85	46	4
76405	WATER-SPRINKLER	0	0	0	0	0	0	0	0	15	16	31	15	16
76713	INTERNET/CABLE	0	0	0	0	0	0	0	0	178	178	356	0	178
	TOTAL UTILITIES	0	0	0	0	0	0	0	0	284	237	471	62	198
	TAXES & INSURANCE													
77100	FEDERAL INCOME TAX	0	0	0	0	0	0	0	0	0	0	5,479	0	0
77516	INSURANCE	0	0	0	0	0	0	0	0	98	98	98	98	98
	TOTAL TAXES & INSURANCE	0	0	0	0	0	0	0	0	98	98	5,577	98	98
	ADMINISTRATIVE & OTHER EXPENSES													
78101	OFFICE EXPENSE	0	0	0	0	0	0	0	0	191	0	26	22	0
	TOTAL ADMINISTRATIVE &	0	0	0	0	0	0	0	0	191	0	26	22	0
	PROFESSIONAL SERVICES													
81100	MANAGEMENT FEES	0	0	1,320	1,320	1,320	0	0	1,298	(2,662)	1,298	1,298	1,298	1,298
81200	LEGAL GENERAL	0	0	0	0	0	0	0	0	4,864	2,252	1,500	7,201	1,404
81401	AUDIT FEES	0	0	0	0	0	0	0	0	0	875	667	292	292
	TOTAL PROFESSIONAL SERV	0	0	1,320	1,320	1,320	0	0	1,298	2,202	4,425	3,465	8,791	2,994
	TOTAL OPERATING EXPENSE	0	0	1,320	1,320	1,320	0	0	1,298	6,000	10,810	12,070	8,973	4,075
	NET OPERATING INCOME	0	0	(1,320)	(1,320)	(1,320)	0	0	7,536	6,933	(1,975)	(3,235)	(93)	4,759
	RESERVE EXPENSE													
88001	RESERVES RESERVE FUNDIN	0	0	0	0	0	0	0	0	3,317	1,658	1,658	1,658	1,658
	TOTAL RESERVE EXPENSE	0	0	0	0	0	0	0	0	3,317	1,658	1,658	1,658	1,658
	NET INCOME / (LOSS)	0	0	(1,320)	(1,320)	(1,320)	0	0	7,536	3,616	(3,633)	(4,894)	(1,751)	3,100

Optimizing the financial health of our communities

FirstService Financial

Exclusive monthly rates

Best money market account rate

3.95%

Top 10 money market account average rate

3.82%

CDs

Term	
6M:	4.25%
9M:	4.10%
12M:	4.20%
18M:	4.00%
24M:	4.10%
36M:	4.00%

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With over 35 long-term banking partners and a secure management signer process, we're able to securely manage reserve funds of up to **$100M** at a rate of **3x the industry average**.

Let our dedicated team of financial experts find and create customized solutions that meet your community's unique needs.

Find out how we can help maximize your investment, connect with us today.

For a complimentary bank analysis for your association please ask your manager to contact FirstService Financial.

DISCLOSURE: The rates posted above are effective as of 07/09/2025, are subject to availability, and may change at any time without notice. FirstService Financial, an affiliate of your management company, FirstService Residential, receives compensation from partner financial institutions for our assistance with the development, placement, servicing, and maintenance of their banking products. FirstService Financial will only place client funds in Financial Institutions that are protected by the Federal Deposit Insurance Corporation (FDIC), which insures deposits up to the maximum amount allowed by law, currently $250,000 per depositor, per insured bank.

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 July 9, 2025

Money Market Accounts	Total Assets	Balances < $100k	Balances > $100k	FDIC Cert. #
Alliance Association Bank	$68B	0.15%	0.35%	57512
Dime Bank	$6B	1.80%	3.80%	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	3.80%	3.80%	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.

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CERTIFICATES OF DEPOSIT

CD Rates	Specials	1 yr	1.5 yr	2 yr	3 yr	5 yr
Average rates from FDIC as of July 9, 2025	(Jumbo Rates)	2.37%	N/A	2.21%	2.09%	2.08%
Alliance Association Bank	7 mo 3.95% 11 mo 3.75%	3.60%	3.50%	3.25%	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)	6 mos: 3.85% 9 mo: 3.75%	3.50%	3.00%	2.75%	2.75%	N/A
CDARS (through Alliance Bank)**	6 months: 3.90%	3.65%	N/A	3.25%	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: 4.05%					
Washington Federal Bank	13 months: 3.75%		3.60%		3.40%	

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.

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

FirstService Financial

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

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

Rates are for guidance only and cannot be guaranteed. The rates illustrated are as of the analysis. Actual rates would depend on the interest rate environment once the acc and funded. FirstService Financial is an affiliate of FirstService Residential and may re from the partner financial institutions listed above for their assistance in development, and servicing of this program. The interest rates noted above are net of any fees paid financial institution to FirstService Financial.

FirstserviceFinancial.com