



# Statement Ending 12/31/2025

The Forest Condominium Association

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Account Number: XXX2770

THE FOREST CONDOMINIUM ASSOCIATION LTD  
1046 SADDLE RDG  
PORTAGE WI 53901-9781

## Managing Your Accounts

	Main Bank	Bank of Wisconsin Dells
	Phone Number	(608) 253-1111
	Mailing Address	716 Superior Street Wisconsin Dells, WI 53965
	Website	Dellsbank.bank



## Summary of Accounts

Account Type	Account Number	Ending Balance
SMALL BUSINESS	XXX2770	\$12,815.06

## SMALL BUSINESS - XXX2770

### Account Summary

Date	Description	Amount
11/29/2025	Beginning Balance	\$21,384.37
	1 Credit(s) This Period	\$8,745.00
	8 Debit(s) This Period	\$17,314.31
12/31/2025	Ending Balance	\$12,815.06

### Account Activity

Post Date	Description	Debits	Credits	Balance
11/29/2025	Beginning Balance			\$21,384.37
12/01/2025	Operating to Roads fund for 2025	\$12,300.00		\$9,084.37
12/01/2025	ACH Processing Fee	\$9.50		\$9,074.87



Lake Delton Branch  
31 Judson St. P.O. Box 448  
Lake Delton, Wisconsin 53940  
(608) 254-8391 | Fax (608) 254-4790

Main Branch  
716 Superior St. P.O. Box 490  
Wisconsin Dells, Wisconsin 53965  
(608) 253-1111 | Fax (608) 254-4295

Community Bank of Portage  
2930 New Pinery Rd. P.O. Box 292  
Portage, Wisconsin 53901  
(608) 745-4300 | Fax (608) 745-4307





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Account Number: XXX2770

**SMALL BUSINESS - XXX2770 (continued)**

**Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
12/05/2025	The Forest Condo Dec 25 ACH XXXXX3394		\$8,745.00	\$17,819.87
12/09/2025	Alliant - WPL PAYMENT 4370110000	\$16.98		\$17,802.89
12/11/2025	Alliant - WPL PAYMENT 2824530000	\$14.22		\$17,788.67
12/11/2025	Alliant - WPL PAYMENT 1956810000	\$16.98		\$17,771.69
12/11/2025	Alliant - WPL PAYMENT 9994240000	\$16.98		\$17,754.71
12/15/2025	SADDLE RIDGE 977 WATER CONT FOREST	\$1,486.10		\$16,268.61
12/15/2025	SADDLE RIDGE 313 SEWER TRAN FOREST	\$3,453.55		\$12,815.06
<b>12/31/2025</b>	<b>Ending Balance</b>			<b>\$12,815.06</b>

**Overdraft and Returned Item Fees**

	Total for this period	Total year-to-date
<b>Total Overdraft Fees</b>	\$0.00	\$0.00
<b>Total Returned Item Fees</b>	\$0.00	\$0.00



## Your Ability to Withdraw Funds

This policy statement applies to "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash or check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written. Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, business days are defined as Monday through Friday except for Federal holidays.

We have different deposit cutoff hours for different deposit locations. The earliest cutoff time that might apply at a staffed facility is close of business. Should you make a deposit on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in one of your accounts. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

### LONGER DELAYS MAY APPLY

**Case-By-Case Delays** - In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposits, however, may be available on the first business day after the day of your deposit.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

**Safeguard Exception Delays** - In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$6,725 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

### SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits into your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip.) The excess over \$6,725 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.