

Cherokee Garden Condominium Homes, Inc.
For Year Ended June 30, 2020

Cash

CHEROKEE GARDEN CONDOS
 SELECTED INFORMATION FOR YEAR-END AUDIT
 FOR YEAR ENDED 6/30/2020

1

C:\Users\Rick\Documents\1-CGCHA\YEAR-END AUDIT FILES\2019-2020\[2019-2020 Audit Workpapers.xlsx]Balance Sheet

CASH - CHECKING, MONEY MARKET FUNDS & CERTIFICATE OF DEPOSITS

CHECKING

1023	Heritage C.U. Share Account	\$5.00	A-1
1024	Waunakee Community Bank	\$174,609.92	A-2
1025	Old National Bank	\$47,614.21	A-4
TOTAL CHECKING		<u>\$222,229.13</u>	

MONEY MARKET FUNDS & CERTIFICATES OF DEPOSIT

1026	Summit Credit Union Money Market Accounts	\$5.00	A-5
	" " " "	\$99,236.09	A-5
		\$99,241.09	N/A
1027	Waunakee Community Bank Operations Savings ICS Account	\$1,001.11	A-6
		\$177,817.35	A-7
		\$178,818.46	N/A
1029	Summit Credit Union 21 Month Step-Up CD	\$52,035.38	A-5
1030	Summit Credit Union 27 Month Special CD	\$104,758.50	A-5
1031	Waunakee Community Bank 2 Yr CD (Spirit Bank)	\$216,042.52	A-8
1032	Home Savings Bank CD	\$158,390.04	A-10
1033	Waunakee Community Bank Capital Savings ICS Account	\$1,000.00	A-13
		\$266,217.24	A-14
		\$267,217.24	N/A
1034	Bank of Sun Prairie Money Market Account	\$52,619.20	A-15
1036	Home Savings Bank CD	\$91,812.63	A-10
1037	Waunakee Community Bank 2 Yr CD (Citizens Progressive Bank)	\$67,257.57	A-16

TOTAL MONEY MARKET FUNDS & CERTIFICATE OF DEPOSITS

\$1,288,192.63

TOTAL CASH - CHECKING, MONEY MARKET FUNDS & CERTIFICATE OF DEPOSITS

\$1,510,421.76

ACCRUED INTEREST RECEIVABLE

1039	ON CERTIFICATES OF DEPOSIT	<u>\$882.94</u>	A-17
------	----------------------------	-----------------	------

A



HERITAGE
credit union

1212 Huxley Street
PO Box 14047
Madison, WI 53708-0047
HeritageCU.org

C 12
\$ 4580

CHEROKEE GARDEN CONDO ASSOCIATION
1436 WHEELER RD
MADISON WI 53704-1432



SocSec # Protected Page 1 of 1

Account # XXXXX

Statement Period 01/01/20 - 06/30/20

Changes to Funds Availability

Effective 7/1/2020, we are increasing the amount available for withdrawal by checks not subject to the same day availability from \$200 to \$225. In addition, the amount available for withdrawal on exception holds for large deposits, new accounts and the amount for determining a repeat overdraft, increases from \$5,000 to \$5,525.

Manage accounts anytime at HeritageCU.org



Account Balances at a Glance

ID#	Type	Beginning Balance	Ending Balance
00	ORGANIZATIONAL SHARE	\$5.00	\$5.00

Joint Owner: CHEROKEE GARDEN CONDOMINIUM HOMES INC

00 ORGANIZATIONAL SHARE

Post	Eff	Transaction description	Deposit	Withdrawal	Balance
01/01		Beginning Balance			\$5.00
06/30		Ending Balance			\$5.00
		Dividends Paid Year to Date	\$0.00		
YTD Totals					
Total Dividends Paid Year to Date			\$0.00		

Note: There's no CD Info

out

A-1

WAUNAKEE COMMUNITY BANK
BANK RECONCILIATION 06/30/20

OUTSTANDING CHECKS

PAYROLL

OTHER:

18088	400.00
18090	2,520.14
18091	87.43
18093	1,334.01
18095	284.85
18098	36.40
18099	201.51
18100	823.80
18101	95.05
18102	158.15
18103	885.88
18105	20.00

TOTAL	(6,847.22)
BAL PER BANK 6/30/20	181,457.14
DEP IN TRANS	

From
A-3

RECONCILED	174,609.92
------------	------------

BAL PER BOOKS	174,609.92	TO A
---------------	------------	------

DIFFERENCE	0.00
------------	------

A-2



733 N Main St. Oregon, WI 53575
Return Service Requested



CHEROKEE GARDEN CONDOMINIUM HOMES INC
OPERATIONS CHECKING
1436 WHEELER RD
MADISON, WI 53704-1432

1-10CB-DDAs-01 200701
001-024-000020 000093068

PRIMARY ACCT: [REDACTED] STATEMENT PERIOD: 06/01/2020 - 06/30/2020

SUMMARY:						
ACCOUNT NUMBER	PREVIOUS BALANCE	TOTAL DEBITS	TOTAL CREDITS	SERVICE CHARGES	ENDING BALANCE	
DDA [REDACTED]	181,187.26	50 168,377.12	571 168,647.00	.00	181,457.14	
BUSINESS	4111108					

TOA-2

-- DEPOSITS AND MISCELLANEOUS TRANSACTIONS --

ACH DEBIT	FARMERS INS EXCH [CCD] INSPAYMENT	2,057.00-	06/02
ACH DEBIT	QUARTZ [TEL] WEBPAY	5,181.01-	06/02
ACH DEBIT	FARMERS INS EXCH [CCD] INSPAYMENT	11,702.58-	06/02
ACH DEBIT	ADP TAX [CCD] ADP TAX	6,301.86-	06/04
ACH DEBIT	ADP WAGE PAY [CCD] WAGE PAY	17,123.00-	06/04
ACH CREDIT	CHEROKEE GARDEN [PPD] JUNE, 2020	10.00+	06/05
ACH CREDIT	CHEROKEE GARDEN [PPD] JUNE, 2020	10.00+	06/05
ACH CREDIT	CHEROKEE GARDEN [PPD] JUNE, 2020	10.00+	06/05
ACH CREDIT	CHEROKEE GARDEN [PPD] JUNE, 2020	10.00+	06/05
ACH CREDIT	CHEROKEE GARDEN [PPD] JUNE, 2020	20.00+	06/05
ACH CREDIT	CHEROKEE GARDEN [PPD] JUNE, 2020	20.00+	06/05
ACH CREDIT	CHEROKEE GARDEN [PPD] JUNE, 2020	30.00+	06/05
ACH CREDIT	CHEROKEE GARDEN [PPD] JUNE, 2020	40.00+	06/05

CONTINUED ON PAGE ... 2



733 North Main St. Oregon, WI 53575 Phone: 608-835-3168 www.oregoncommunitybank.com
1351 Water Wheel Dr. Waunakee, WI 53597 Phone: 608-849-3080 www.waunakeecommunitybank.com
501 North Main St. Adams, WI 53910 Phone: 608-339-7722 www.adamscommunitybank.com



A-3

[REDACTED]

[REDACTED]



P. O. Box 718
Evansville, IN 47705

BUSINESS ESSENTIAL CHECKING

ACCOUNT INFORMATION

DATE 06/30/2020
ACCOUNT NUMBER 11808752

PAGE 1 OF 2

00000097 FP264307012020500700 13 0000000000 0257202 002

CHEROKEE GARDENS CONDO HOMES INC
1436 WHEELER RD
MADISON WI 53704-1432

CLIENT CARE CONTACT INFORMATION

Client Care: 800-731-2265
Visit us Online: www.oldnational.com
Written Inquiries: P. O. Box 419
Evansville, IN 47703

IMPORTANT INFORMATION:

Please see the last page of your statement for an important update
on your available funds.

ACCOUNT SUMMARY

Previous Statement Balance	05/31/2020	\$33,303.48
Deposits/Credits	4	\$14,310.73
Withdrawals/Debits	0	\$0.00
Total Service Charges		\$0.00
Interest Paid		\$0.00
Current Statement Balance	06/30/2020	\$47,614.21
Days in Statement Period	30	

OVERDRAFT CHARGES SUMMARY

	THIS CYCLE	YEAR TO DATE 2020
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

DEPOSITS AND OTHER CREDITS

DATE	TRACER	TRANSACTION DESCRIPTIONS	AMOUNT
06/09	900000	DEPOSIT	\$1,158.00
06/11	1100000	DEPOSIT	\$5,971.45
06/12	1200000	DEPOSIT	\$4,848.00
06/23	2300000	DEPOSIT	\$2,333.28

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
05/31	\$33,303.48	06/09	\$34,461.48	06/11	\$40,432.93



www.oldnational.com

00000097 0180193 0001-0002 FP264307012020500700 13 L 00257202



PO Box 8046
Madison, WI 53708

Member Statement of Account

Teller Phone 800-236-0985
800-236-5560 | SummitCreditUnion.com

Member Number [REDACTED]
Statement For 06/01/2020 - 06/30/2020

ADDRESS SERVICE REQUESTED

218053438 1 AV 0.389 1/2 C132 07-01-20 SD



CHEROKEE GARDEN CONDOMINIUM HOME
1436 WHEELER ROAD
MADISON WI 53704-1432

Effective July 1, 2020, Summit Credit Union is updating our Funds Availability Policy. We are increasing the amount we make available for withdrawal when depositing checks. The first \$200 available will change to \$225, and the first \$5,000 will change to \$5,525. For more information about our Funds Availability Policy, please see our Membership Guide which can be found on our website at SummitCreditUnion.com.

BUSINESS SAVINGS ID 0000

Previous Balance	\$5.00
Total Deposits for	0.00
Total Withdrawals for	0.00
New Balance	5.00 ✓

TOA

BUSINESS MONEY MARKET PLUS ID 0070

Total Dividends Paid Year-To-Date \$122.97

Annual Percentage Yield Earned 0.240% from 06/01/2020 through 06/30/2020

Previous Balance	\$99,216.38
Total Deposits for	19.71
Total Withdrawals for	0.00
New Balance	99,236.09

Date	Transaction Description	Amount	Balance
06/30	Deposit Dividend Tiered Rate	\$19.71	\$99,236.09 ✓

TOA

21 MONTH STEP UP CERT #3 ID 0100 will mature on 08/05/2020

Total Dividends Paid Year-To-Date \$1,014.82

Annual Percentage Yield Earned 4.070% from 06/01/2020 through 06/30/2020

Previous Balance	\$51,864.86
Total Deposits for	170.52
Total Withdrawals for	0.00
New Balance	52,035.38 ✓

Date	Transaction Description	Amount	Balance
06/30	Deposit Dividend 4.000%	\$170.52	\$52,035.38 ✓

TOA

27 MONTH CERTIFICATE SPECIAL ID 0101 will mature on 03/07/2021

Total Dividends Paid Year-To-Date \$1,538.12

Annual Percentage Yield Earned 3.010% from 06/01/2020 through 06/30/2020

Previous Balance	\$104,503.39
Total Deposits for	255.11
Total Withdrawals for	0.00
New Balance	104,758.50 ✓

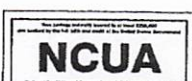
Date	Transaction Description	Amount	Balance
06/30	Deposit Dividend 2.970%	\$255.11	\$104,758.50 ✓

TOA

Your Account Balances as of 06/30

Business Savings ID 0000	\$5.00
Business Money Market Plus ID 0070	99,236.09
21 Month Step Up Cert #3 ID 0100	52,035.38
27 Month Certificate Special ID 0101	104,758.50
Account Balance Total	\$256,034.97
Total Dividends Paid Year-To-Date	\$2,675.91

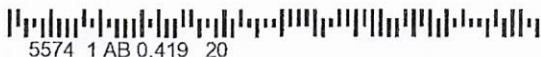
✓



A-5



733 N Main St. Oregon, WI 53575
Return Service Requested



CHEROKEE GARDEN CONDOMINIUM HOMES INC
OPERATIONS SAVINGS ACCOUNT
1436 WHEELER RD
MADISON, WI 53704-1432

1-10CB-DDAs-01 200701
001-001-005574 000093068

PRIMARY ACCT: [REDACTED] STATEMENT PERIOD: 06/01/2020 - 06/30/2020

SUMMARY:		PREVIOUS	TOTAL	TOTAL	SERVICE	ENDING
ACCOUNT	NUMBER	BALANCE	DEBITS	CREDITS	CHARGES	BALANCE
DDA	[REDACTED]	1,001.15	1 1.15	1 1.11	.00	1,001.11
SPECIAL RATE		4150864				

-- DEPOSITS AND MISCELLANEOUS TRANSACTIONS --

OD/SWEEP TRF DEBIT	1.15-	06/01
TRANS TO 4150687		
INTEREST PAID	1.11+	06/30
CURRENT INTEREST RATE	1.3500 %	
YEAR-TO-DATE INTEREST PAID	6.74	
AVERAGE BALANCE	1,000.00	

-- CHECKS --

NUMBER	AMOUNT	DATE	NUMBER	AMOUNT	DATE	NUMBER	AMOUNT	DATE
--------	--------	------	--------	--------	------	--------	--------	------

-- BALANCE INFORMATION --

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
05/31	1,001.15	06/01	1,000.00	06/30	1,001.11

TO A

adler



733 North Main St. Oregon, WI 53575 Phone: 608-835-3168 www.oregoncommunitybank.com
1351 Water Wheel Dr. Waunakee, WI 53597 Phone: 608-849-3080 www.waunakeecommunitybank.com
501 North Main St. Adams, WI 53910 Phone: 608-339-7722 www.adamscommunitybankwi.com



A-6

1. The purpose of this document is to provide information regarding the status of the project and the progress of the work.

2. The project is currently in the planning stage and the following information is being provided for your information.

3. The project is being conducted in accordance with the following schedule:

4. The project is being conducted in accordance with the following schedule:

5. The project is being conducted in accordance with the following schedule:

DETAILED ACCOUNT OVERVIEW

Account ID: *****
Account Title: Cherokee Garden Condominium Homes Inc

Account Summary - Demand

Statement Period	June 1 - June 30, 2020
Previous Period Ending Balance	\$177,619.02
Total Program Deposits	1.15
Total Program Withdrawals	(0.00)
Interest Paid	197.18
Taxes Withheld	(0.00)
Current Period Ending Balance	\$177,817.35
Average Daily Balance	\$177,626.70
Interest Rate at End of Statement Period	1.35%
Statement Period Yield	1.36%

Account Transaction Detail

Date	Activity Type	Amount	Balance
06/02/2020	Deposit	\$1.15	\$177,620.17
06/30/2020	Interest Capitalization	197.18	177,817.35

Year To Date Summary

YTD Interest Paid	\$1,192.86
YTD Taxes Withheld	0.00

Summary of Balances as of June 30, 2020

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
BOKF, National Association	Tulsa, OK	4214	\$2.88
United Bank	Fairfax, VA	22858	177,814.47

To A

A-7



ACCOUNT OVERVIEW

Account ID: [REDACTED]
Product Name: 2-YEAR NON-PERSONAL CD
Interest Rate: 2.7%
Account Balance: \$216,042.52
The Annual Percentage Yield Earned is 2.74%.

Effective Date: 11/08/18
Maturity Date: 11/05/20
YTD Interest Paid: \$2,889.00
Int Earned Since Last Stmt: \$478.89

CD Issued by SpiritBank

YTD Interest Paid:	\$2,889.00	05/30/20	OPENING BALANCE	\$213,153.52
Int Earned Since Last Stmt:	\$478.89	06/30/20	Interest Payment	2,889.00
		06/30/20	ENDING BALANCE	\$216,042.52

TOA

ACCOUNT OVERVIEW

Account ID: [REDACTED]
Product Name: 2-YEAR NON-PERSONAL CD
Interest Rate: 2.46936%
Account Balance: \$67,257.57
The Annual Percentage Yield Earned is 2.50%.

Effective Date: 09/26/19
Maturity Date: 09/23/21
YTD Interest Paid: \$823.04
Int Earned Since Last Stmt: \$136.37

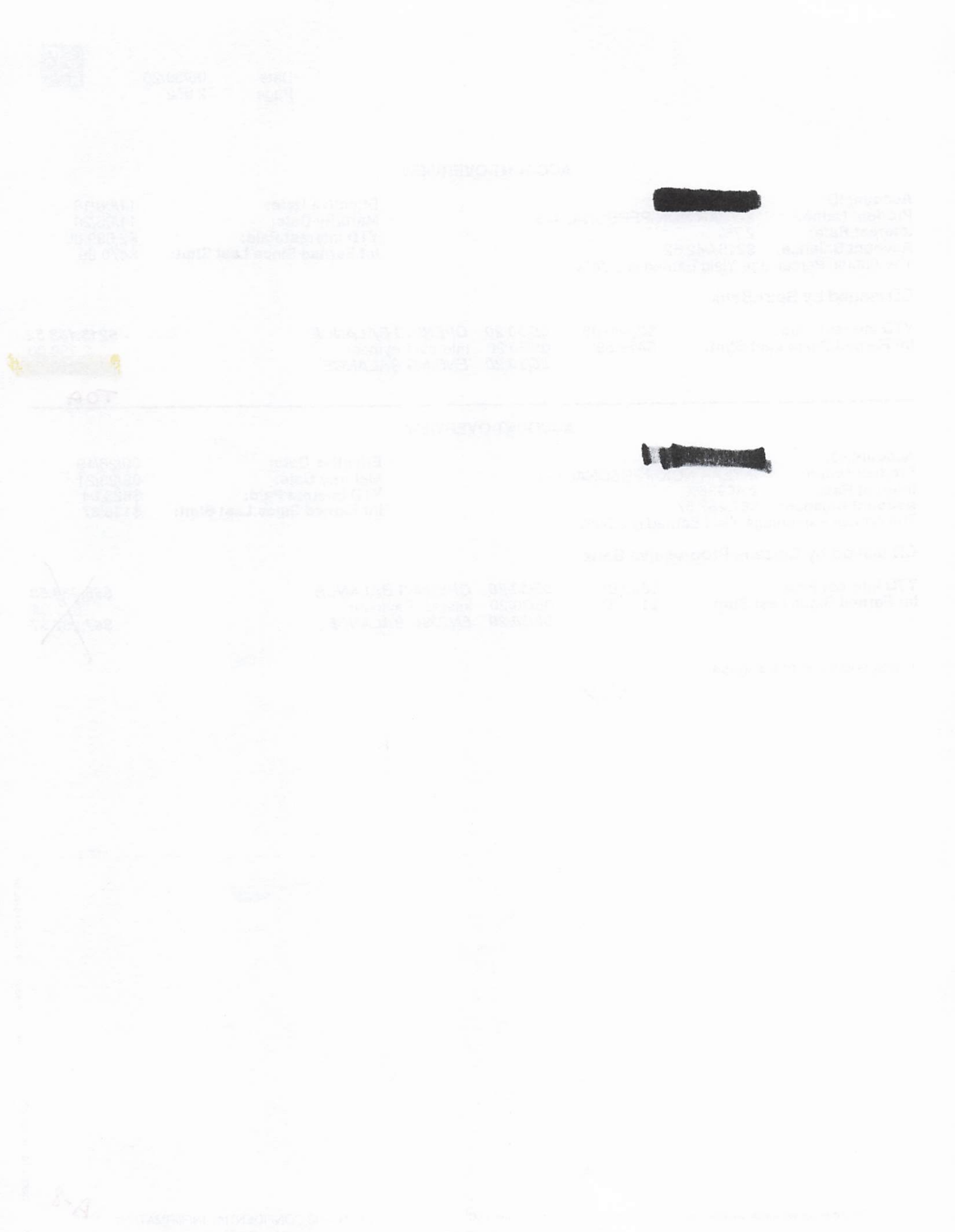
CD Issued by Citizens Progressive Bank

YTD Interest Paid:	\$823.04	05/30/20	OPENING BALANCE	\$66,434.53
Int Earned Since Last Stmt:	\$136.37	06/30/20	Interest Payment	823.04
		06/30/20	ENDING BALANCE	\$67,257.57

Thank you for your business.

WV

A-8



Time Certificate of Deposit

Financial Institution: Oregon Community Bank, Waunakee Office
733 N Main Street, Oregon, WI 53575

ACCT# [REDACTED]

Number:

Account Name: CHEROKEE GARDEN CONDOMINIUM HOMES INC
BUSINESS TYPE: Corporation

SSN/TIN: 39-1280276

4/30/20 Bal - See A-16

Account Number	Issue Date	Deposit Amount	Term	Maturity Date
[REDACTED]	September 25, 2019	\$66,000.00	2 Years	September 25, 2021

Rate Information: This Account is an interest bearing account. The interest rate on the account is 2.49% with an annual percentage yield of 2.50%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect until September 25, 2021. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded semi-annually and will be credited to the account semi-annually. Interest on your account will be credited by adding the interest to the principal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature on September 25, 2021. We reserve the right to redeem the account Interest not paid beyond maturity date if redeemed. If you withdraw any of the principal before the maturity date, we will impose a penalty of 180 days interest on the amount withdrawn or \$10, whichever is greater. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

Account Fees: The following fees apply to this account: Dormant account fee: \$10.00; Voice Banking Transfer: FREE; Telephone Transfer request: \$2.00; and Online/mobile banking transfer: Free.

NON TRANSFERABLE - NON NEGOTIABLE

Member
FDIC

Signature and Title of Authorized Financial Institution Signer

[Signature]

TIME DEPOSIT AGREEMENT - 2 YR CD

We appreciate your decision to open a time deposit account with us. This Agreement sets forth certain conditions, rates, and rules that are specific to your Account. Each signer acknowledges that the Account Holder named has placed on deposit with the Financial Institution the Deposit Amount indicated, and has agreed to keep the funds on deposit until the Maturity Date. As used in this Agreement, the words "you", "your" or "yours" mean the Account Holder(s), the word "Account" means this Time Deposit Account and the word "Agreement" means this Time Deposit Agreement, and the words "we", "us" and "our" mean the Financial Institution. This Account is effective as of the Issue Date and is valid as of the date we receive credit for noncash items (such as checks drawn on other financial institutions) deposited to open the Account. Deposits of foreign currency will be converted to U.S. funds as of the date of deposit and will be reflected as such on our records.

ISSUE DATE. If you open a time deposit account with us after 3:00 PM on a business day that we are open, we will consider that the transaction was made at the opening of the next business day for issue date and effective date purposes.

INTEREST RATE. The interest rate is the annual rate of interest paid on the Account which does not reflect compounding ("Interest Rate"), and is based upon the interest accrual basis described above.

AUTOMATIC RENEWAL POLICY. If the Account will automatically renew as described above, the principal amount and all paid earned interest that has not been withdrawn will automatically renew on each Maturity Date for the term described above in the Time Account Information section. Interest on renewed accounts will be calculated at the interest rate then in effect for time deposits of that Deposit Amount and term. If you wish to withdraw funds from your Account, you must notify us during the grace period after the Maturity Date.

EARLY WITHDRAWAL PENALTY. You have agreed to keep the funds on deposit until the Maturity Date of your Account. Any withdrawal of all or part of the funds from your Account prior to maturity may result in an early withdrawal penalty. We will consider requests for early withdrawal and, if granted, the penalty as specified above will apply.

Minimum Required Penalty. If you withdraw money within six (6) days after the date of deposit, the Minimum Required penalty is seven (7) days' simple interest on the withdrawn funds. If partial early withdrawal(s) are permitted, we are required to impose the Minimum Required Penalty on the amount(s) withdrawn within six (6) days after each partial withdrawal. The early withdrawal penalty may be more than the Minimum Required Penalty. You pay the early withdrawal penalty by forfeiting part of the accrued interest on the Account. If your Account has not earned enough interest, or if the interest has been paid, we take the difference from the principal amount of your Account.

Exceptions. We may let you withdraw money from your Account before the Maturity Date without an early withdrawal penalty: (1) when one or more of you dies or is determined legally incompetent by a court or other administrative body of competent jurisdiction; or (2) when the Account is an Individual Retirement Account (IRA) established in accordance with 26 USC 408 and the money is paid within seven (7) days after the Account is opened; or (3) when the Account is a Keogh Plan (Keogh), if you forfeit at least the interest earned on the withdrawn funds; or (4) if the Account is an IRA or a Keogh Plan established pursuant to 26 USC 408 or 26 USC 401, when you reach age 59 1/2 or become disabled; or (5) within an applicable grace period (if any).

CHEROKEE GARDEN CONDOS

Estimated Interest Added to Home Svgs. Bank CD's to 6/30/20

C:\Users\Rick\Documents\1-CGCHA\CD INTEREST MONTHLY CALC. WORKSHEET.xlsx]Home CD 6-30-20

Acct 1032 CD 339301699

7/28/19-2/28/22

Interest compounded quarterly

Opening balance 155,016.92

Interest	7/28/2019	10/28/2019				
	155,016.92	2.87%	92	365	1,121.39 ^A _{A-12}	156,138.31

Interest	10/28/2019	1/28/2020				
	156,138.31	2.87%	92	365	1,129.50 _{Calculated}	157,267.81

Interest	1/28/2020	4/28/2020				
	157,267.81	2.87%	91	366	1,122.23	158,390.04
					<u>3,373.12</u>	_{TDA}

A - Agrees with 12/31/19 Form 1099-INT

Acct 1036 CD 447904236

9/16/19-4/16/22

Interest compounded quarterly

Opening balance 90,000.00 ^{From A-11}

Interest	9/16/2019	12/16/2019				
	90,000.00	2.67%	91	365	599.10 ^A _{A-12}	90,599.10

Interest	12/16/2019	3/16/2020				
	90,599.10	2.67%	91	366	601.44 _{Calculated}	91,200.54

Interest	3/16/2020	6/16/2020				
	91,200.54	2.67%	92	366	612.09	91,812.63
					<u>1,812.63</u>	_{TDA}

A - Agrees with 12/31/19 Form 1099-INT

Total Est. Interest Credit, From Accrued Int, Acct # 1039	<u>5,185.75</u>
---	-----------------

A-10

[REDACTED]

155-0-0-01

155-0-0-01

155-0-0-01

[REDACTED]

155-0-0-01

[REDACTED]

155-0-0-01

155-0-0-01

155-0-0-01

[REDACTED]

155-0-0-01

CERTIFICATE OF TIME DEPOSIT — NON-NEGOTIABLE AND NON-TRANSFERABLE

CERTIFICATE
NUMBER

ISSUED TO NAME(S) AND ADDRESS(ES) OF DEPOSITOR(S) ("you, your")

CHEROKEE GARDEN CONDOMINIUM
JANNIS E GOODNOW
GRETCHEN WAHL
1436 WHEELER RD
MADISON, WI 53704-1432

NAME AND ADDRESS OF ISSUER/FINANCIAL INSTITUTION ("we, us")

Home Savings Bank
3762 E Washington Ave
MADISON, WI 53704
(608)282-6000



ISSUE DATE	MATURITY DATE	☐ AUTOMATICALLY RENEWABLE	TERM	AMOUNT OF CERTIFICATE
09/16/2019	04/16/2022	☐ SINGLE MATURITY	31 Month	\$ 90,000.00
OWNERSHIP TYPE: Bus/Cmpy/Org				
ADDITIONAL TERMS:				

PA-6

Words or phrases preceded by a ☐ are applicable only if the ☒ is marked. Phrases containing a blank space which is not filled in or completed with an N/A are not applicable.

INTEREST RATE

- ☒ **FIXED RATE** The deposit evidenced by this Certificate will earn an interest rate of 2.670 % Annual Percentage Yield: 2.70 %
- ☐ **VARIABLE RATE** The deposit evidenced by this Certificate will earn an interest rate based on the index indicated below as adjusted by the frequency indicated as "Adjustment Frequency".

Initial Interest Rate: _____ % Annual Percentage Yield: _____ % Adjustment Frequency: _____

First Adjustment Date: _____ INDEX: _____ ☐ Plus ☐ Minus a margin of _____ %

- ☐ The interest rate will not be ☐ increased by more than _____ % per annum ☐ decreased by less than _____ % per annum.
- ☐ The interest rate will not change by more than _____ % per adjustment.
- ☐ The interest rate will not decrease below _____ % or increase above _____ %.

☐ **CALLABLE** The "call" feature is described here and if applicable the Truth in Savings Disclosure: _____

☐ **BUMP-UP** The "bump-up" feature is described here: _____

Interest Payment Frequency: Quarterly which will be ☒ added to principal of this Certificate. ☐ paid to you by check.

☐ credited to account number _____ with routing number _____. NOTE: Payment type may affect APY earned.

Interest will be calculated on a basis of ☐ 365 days ☐ Other- _____

Interest will be compounded Quarterly

EARLY WITHDRAWAL PENALTY: See TIS CD Disclosure

Early Withdrawal Penalty may invade principal.

- ☒ **Grace Period - Automatically Renewable Certificate:** 7 Calendar days. If this Certificate is withdrawn during the grace period,
- ☐ the interest rate will be _____ %.
- ☒ interest will not be paid during the grace period.
- ☐ the interest rate will be the same rate of interest that would have been paid on this Certificate if renewed.

☐ **Post-Maturity Interest - Single Maturity Certificate:**

- ☐ The interest rate on this Certificate after the Maturity Date will be _____ %.
- ☐ Interest will not be paid after the Maturity Date.

Institution
Representative: X

Jaymos Brietzman

Secondary Institution

Representative: X

Date (Optional)

Date

REDEMPTION. You acknowledge receipt of funds represented by this Certificate of Deposit.

X _____ X _____
Date Date

DEPOSITOR SIGNATURE/DATE

DEPOSITOR SIGNATURE/DATE

A-11

A-12



733 N Main St. Oregon, WI 53575
Return Service Requested



CHEROKEE GARDEN CONDOMINIUM HOMES INC
CAPITAL ACCOUNT
1436 WHEELER RD
MADISON, WI 53704-1432

FUNDS AVAILABILITY: ON 7/1/2000, THE AVAILABLE WITHDRAWAL
AMOUNT FOR CHECKS NOT SUBJECT TO NEXT-DAY AVAILABILITY
INCREASES TO \$225 AND THE THRESHOLD FOR LARGE-DEPOSIT
EXCEPTION HOLDS & NEW ACCOUNT HOLDS INCREASES TO \$5,525.

PRIMARY ACCT: 4150522 STATEMENT PERIOD: 06/03/2020 - 07/02/2020

ACCOUNT NUMBER	PREVIOUS BALANCE	TOTAL DEBITS	TOTAL CREDITS	SERVICE CHARGES	ENDING BALANCE
DDA	1,001.07	1.07	1.11	.00	1,001.11
SPECIAL RATE 4150522					

-- DEPOSITS AND MISCELLANEOUS TRANSACTIONS --

OD/SWEEP TRF DEBIT	1.07-	06/03
TRANS TO 4150492		
INTEREST PAID	1.11+	07/02
CURRENT INTEREST RATE	1.3500 %	
YEAR-TO-DATE INTEREST PAID	7.84	
AVERAGE BALANCE	1,000.00	

-- CHECKS --

NUMBER.....AMOUNT...DATE	NUMBER.....AMOUNT...DATE	NUMBER.....AMOUNT...DATE
--------------------------	--------------------------	--------------------------

-- BALANCE INFORMATION --

DATE.....BALANCE	DATE.....BALANCE	DATE.....BALANCE
06/02 1,001.07	06/03 1,000.00	07/02 1,001.11

6-30-20

TDA

see Jan M.

A-13





DETAILED ACCOUNT OVERVIEW

Account ID:
Account Title:

Cherokee Garden Condominium Homes Inc

Account Summary - Demand

Statement Period	June 1 - June 30, 2020
Previous Period Ending Balance	\$265,921.01
Total Program Deposits	1.07
Total Program Withdrawals	(0.00)
Interest Paid	295.16
Taxes Withheld	(0.00)
Current Period Ending Balance	\$266,217.24

To A

Average Daily Balance	\$265,931.78
Interest Rate at End of Statement Period	1.35%
Statement Period Yield	1.36%

Account Transaction Detail

Date	Activity Type	Amount	Balance
06/05/2020	Deposit	\$1.07	\$265,922.08
06/30/2020	Interest Capitalization	295.16	266,217.24

Year To Date Summary

YTD Interest Paid	\$1,722.47
YTD Taxes Withheld	0.00

Summary of Balances as of June 30, 2020

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
BOKF, National Association	Tulsa, OK	4214	\$248,617.23
United Bank	Fairfax, VA	22858	17,600.01

aw



Statement Ending 06/30/2020

CHEROKEE GARDEN

Page 1 of 4

Account Number: XXXXXX

ADDRESS SERVICE REQUESTED

>000325 6354329 0001 044039 10Z 030

CHEROKEE GARDEN CONDOMINIUM HOMES INC
1436 WHEELER RD
MADISON WI 53704-1432

Managing Your Accounts



Locations:

- * 228 E Main St
- * 695 S Grand Ave
- * 550 Broadway Dr
- * 419 W Cottage Grove Rd



Phone Numbers:

- 608-837-4511
- 800-707-8083



Website:

www.bankofsunprairie.com



DISCOVER *Better* TECHNOLOGY!

Make your banking easier.

Visit BankofSunPrairie.com/discoverbetter

MEMBER FDIC

Summary of Accounts

Account Type

H.Y.-MONEY MARKET.

Account Number

XXXXXX

Ending Balance

\$52,619.20

TO A

airline



A-15





ACCOUNT OVERVIEW

Account ID: [REDACTED]
Product Name: 2-YEAR NON-PERSONAL CD
Interest Rate: 2.7%
Account Balance: \$216,042.52
The Annual Percentage Yield Earned is 2.74%.

Effective Date: 11/08/18
Maturity Date: 11/05/20
YTD Interest Paid: \$2,889.00
Int Earned Since Last Stmt: \$478.89

CD Issued by SpiritBank

YTD Interest Paid:	\$2,889.00	05/30/20	OPENING BALANCE	\$213,153.52
Int Earned Since Last Stmt:	\$478.89	06/30/20	Interest Payment	2,889.00
		06/30/20	ENDING BALANCE	\$216,042.52

ACCOUNT OVERVIEW

Account ID: [REDACTED]
Product Name: 2-YEAR NON-PERSONAL CD
Interest Rate: 2.46936%
Account Balance: \$67,257.57
The Annual Percentage Yield Earned is 2.50%.

Effective Date: 09/26/19
Maturity Date: 09/23/21
YTD Interest Paid: \$823.04
Int Earned Since Last Stmt: \$136.37

CD Issued by Citizens Progressive Bank

YTD Interest Paid:	\$823.04	05/30/20	OPENING BALANCE	\$66,434.53
Int Earned Since Last Stmt:	\$136.37	06/30/20	Interest Payment	823.04
		06/30/20	ENDING BALANCE	\$67,257.57

TOA

Thank you for your business.

WV

A-16

Page 1 of 1

Page 1 of 1

Page 1 of 1

Page 1 of 1

Page 1 of 1

Page 1 of 1

Page 1 of 1

Page 1 of 1

Page 1 of 1

Page 1 of 1

Page 1 of 1

Page 1 of 1

Page 1 of 1

Page 1 of 1

Page 1 of 1

Page 1 of 1