

Kalamazoo County Public Housing Commission

Budget Comparison Cash Flow

Period = May 2025

Book = Accrual ; Tree = ysl_cf

	PTD Actual	PTD Budget	Variance	% Var	YTD Actual	YTD Budget	Variance	% Var	Annual
REVENUE:									
Tenant Rents	1,690.00	1,690.00	0.00	0.00	8,450.00	8,450.00	0.00	0.00	20,280.00
FUSE Rents	1,500.00	1,500.00	0.00	0.00	7,500.00	7,500.00	0.00	0.00	9,000.00
Sugarloaf Rents	5,459.91	9,640.00	(4,180.09)	(43.36)	19,012.73	48,200.00	(29,187.27)	(60.55)	115,680.00
County Funds	0.00	0.00	0.00	N/A	31,250.00	31,250.00	0.00	0.00	125,000.00
Keystone House Rents	700.00	900.00	(200.00)	(22.22)	4,000.00	4,500.00	(500.00)	(11.11)	10,800.00
Sugarloaf Vacancy Loss	0.00	(964.00)	964.00	100.00	0.00	(4,820.00)	4,820.00	100.00	(11,568.00)
Total Rent Revenue	9,349.91	12,766.00	(3,416.09)	(26.76)	70,212.73	95,080.00	(24,867.27)	(26.15)	269,192.00
Interest Income	208.60	100.00	108.60	108.60	1,122.22	500.00	622.22	124.44	1,200.00
Interest Income - LHAF	1,170.14	2,000.00	(829.86)	(41.49)	5,284.41	10,000.00	(4,715.59)	(47.16)	24,000.00
Total Financial Revenue	1,378.74	2,100.00	(721.26)	(34.35)	6,406.63	10,500.00	(4,093.37)	(38.98)	25,200.00
KCF Endowment Fund	0.00	0.00	0.00	N/A	0.00	9,744.00	(9,744.00)	(100.00)	9,744.00
TOTAL REVENUE	10,728.65	14,866.00	(4,137.35)	(27.83)	76,619.36	115,324.00	(38,704.64)	(33.56)	304,136.00
Administrative Expenses:									
Subsidy - FUSE	1,578.61	3,005.00	1,426.39	47.47	9,293.79	15,025.00	5,731.21	38.14	36,060.00
Bethany House	738.43	2,502.00	1,763.57	70.49	13,204.39	12,510.00	(694.39)	(5.55)	30,024.00
Millage - Housing Supports	0.00	0.00	0.00	N/A	501.80	0.00	(501.80)	N/A	0.00
Millage - Housing	6,849.58	8,676.00	1,826.42	21.05	21,924.14	43,380.00	21,455.86	49.46	104,112.00
Millage - Housing Entry Support	0.00	16,666.00	16,666.00	100.00	0.00	83,330.00	83,330.00	100.00	200,000.00
Millage - Office Expenses	40.59	218.00	177.41	81.38	40.59	1,090.00	1,049.41	96.28	2,616.00
Veterans Homeless Initiative	20,704.82	11,201.00	(9,503.82)	(84.85)	52,895.27	56,005.00	3,109.73	5.55	134,412.00
Office Supplies	13.46	65.00	51.54	79.29	141.65	325.00	183.35	56.42	780.00
Website/Technology Support	0.00	176.00	176.00	100.00	72.00	880.00	808.00	91.82	2,112.00
Management Fee	1,250.00	1,250.00	0.00	0.00	6,250.00	6,250.00	0.00	0.00	15,000.00
Rent Collection/Legal Expense	0.00	200.00	200.00	100.00	0.00	1,000.00	1,000.00	100.00	2,400.00
Accounting Expense	0.00	0.00	0.00	N/A	7,200.00	7,200.00	0.00	0.00	7,200.00
Misc. Administrative Expenses	60.71	50.00	(10.71)	(21.42)	264.83	250.00	(14.83)	(5.93)	600.00
Total Administrative Expenses	31,236.20	44,009.00	12,772.80	29.02	111,788.46	227,245.00	115,456.54	50.81	535,316.00
Financial Expenses:									
Bank Service Charges	0.00	1.00	1.00	100.00	0.00	5.00	5.00	100.00	12.00
Total Financial Expenses	0.00	1.00	1.00	100.00	0.00	5.00	5.00	100.00	12.00
Corporate Expenses:									
(Gain) Loss Benefit Int in KCF	1,323.83	0.00	(1,323.83)	N/A	10,694.56	0.00	(10,694.56)	N/A	0.00
Total Corporate Expenses	1,323.83	0.00	(1,323.83)	N/A	10,694.56	0.00	(10,694.56)	N/A	0.00
TOTAL EXPENSES	32,560.03	44,010.00	11,449.97	26.02	122,483.02	227,250.00	104,766.98	46.10	535,328.00
NET INCOME / (LOSS)	(21,831.38)	(29,144.00)	7,312.62	25.09	(45,863.66)	(111,926.00)	66,062.34	59.02	(231,192.00)
ADJUSTMENTS									
Cash in Bank - LHAF	(831.08)	0.00	(831.08)	N/A	(13,967.65)	0.00	(13,967.65)	N/A	0.00
Cash in Bank - Sugarloaf	(1,472.29)	0.00	(1,472.29)	N/A	(9,418.75)	0.00	(9,418.75)	N/A	0.00
Savings Account - LHAF	(920.66)	13,812.00	(14,732.66)	(106.67)	110,330.97	69,060.00	41,270.97	59.76	165,752.00
Cash - Money Market	9,791.40	1,786.00	8,005.40	448.23	8,877.78	30,306.00	(21,428.22)	(70.71)	52,576.00
Note Receivable - Sugarloaf	1,071.67	1,072.00	(0.33)	(0.03)	5,358.35	5,360.00	(1.65)	(0.03)	12,864.00
Reserve - Sugarloaf	(249.48)	0.00	(249.48)	N/A	(615.38)	0.00	(615.38)	N/A	0.00
Assets Held by KCF	1,323.83	0.00	1,323.83	N/A	10,694.56	0.00	10,694.56	N/A	0.00
Accounts Payable - Trade	(438.93)	0.00	(438.93)	N/A	134.64	0.00	134.64	N/A	0.00
Sugarloaf Accounts Payable	(105.00)	0.00	(105.00)	N/A	(105.00)	0.00	(105.00)	N/A	0.00
Accounts Payable - Other	0.00	0.00	0.00	N/A	(110,474.66)	0.00	(110,474.66)	N/A	0.00
Tenant Security Deposits Liab.	1,910.00	0.00	1,910.00	N/A	3,878.84	0.00	3,878.84	N/A	0.00
Tenant Security Deposits - Sugarloaf	0.00	0.00	0.00	N/A	4,001.16	0.00	4,001.16	N/A	0.00
Prepaid Rent	0.00	0.00	0.00	N/A	1,500.00	0.00	1,500.00	N/A	0.00
Prepaid Rent - Sugarloaf	856.96	0.00	856.96	N/A	856.96	0.00	856.96	N/A	0.00
TOTAL ADJUSTMENTS	10,936.42	16,670.00	(5,733.58)	(34.39)	11,051.82	104,726.00	(93,674.18)	(89.45)	231,192.00
CASH FLOW	(10,894.96)	(12,474.00)	1,579.04	12.66	(34,811.84)	(7,200.00)	(27,611.84)	(383.50)	0.00
Beginning Fund Balance	1,832,847.87	1,774,098.15	58,749.72	0.03	1,856,880.15	1,856,880.15	0.00	0.00	1,856,880.15
Ending Fund Balance	1,811,016.49	1,744,954.15	66,062.34	0.04	1,811,016.49	1,744,954.15	66,062.34	0.04	1,825,688.15

Kalamazoo County Public Housing Commission

Balance Sheet

Period = May 2025

Book = Accrual

	Current Balance
ASSETS:	
Current Assets:	
Cash in Bank	5,480.09
Cash in Bank - LHAF	14,314.93
Cash in Bank - Sugarloaf	9,418.75
Savings Account	5.00
Savings Account - LHAF	394,664.87
Cash - Money Market	93,097.34
Note Receivable - Sugarloaf	310,783.30
Reserve - Sugarloaf	50,619.49
Total Current Assets	878,383.77
Fixed Assets:	
Land	32,335.00
Homes	791,512.68
Accumulated Depreciation	(16,121.96)
Total Fixed Assets	807,725.72
Other Assets:	
Assets Held by KCF	162,737.90
Total Other Assets	162,737.90
TOTAL ASSETS	1,848,847.39
LIABILITIES & OWNERS' EQUITY:	
Current Liabilities:	
Accounts Payable - Trade	134.64
Sugarloaf Accounts Payable	(105.00)
Accounts Payable - Other	21,821.30
Tenant Security Deposits Liab.	9,621.84
Tenant Security Deposits - Sugarloaf	4,001.16
Total Current Liabilities	35,473.94
Prepaid Revenues:	
Prepaid Rent	1,500.00
Prepaid Rent - Sugarloaf	856.96
Total Prepaid Revenues	2,356.96
TOTAL LIABILITIES	37,830.90
Retained Earnings	1,856,880.15
Year To Date Earnings	(45,863.66)
Total Capital	1,811,016.49
TOTAL LIABILITIES & CAPITAL	1,848,847.39

KCPHC homes at Sugarloaf**01/01/2025 - 05/31/2025****Income**

Electric - Sugarloaf KCPHC	75.00
Miscellaneous Income	
Late Fee Income	60.00
Total for Miscellaneous Income	60.00
Rent Income	
Rent Income - Other	18,023.68
Total for Rent Income	18,023.68
Total Income	18,158.68

Expense

Bank Fees	29.39
KCPHC Lot Rent to Sugarloaf	12,000.00
Maintenance & Repair Expense	
Cleaning Expense	70.00
Maintenance & Repair (Home Reno)	2,930.17
Maintenance & Repair Expense - Other	543.92
Total for Maintenance & Repair Expense	3,544.09
Miscellaneous Expense	
Application Fee Expense	50.00
Total for Miscellaneous Expense	50.00
Professional Fee Expense	
Accounting	500.00
Management Fee	1,516.59
Total for Professional Fee Expense	2,016.59
Utilities Expense	
Electric Expense	367.26
Gas Expense	293.61
Total for Utilities Expense	660.87
Total Expense	18,300.94
Net Operating Income	(142.26)
Non-operating Expense	
Depreciation Expense	18,040.55
Total Non-operating Expense	18,040.55
Net Non-operating Income	(18,040.55)
Net Income	(18,182.81)

Balance Sheet Consolidated

KCPHC homes at Sugarloaf

Assets

Current Asset

BVPM Operating - KCPHC	9,248.10
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BVPM Operating - KCPHC - Pending EFTs	301.60
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Total Current Asset	9,549.70
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Fixed Asset

Accumulated Depreciation	(18,040.55)
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Residential Real Property	700,397.00
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Total Fixed Asset	682,356.45
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Total Assets	691,906.15
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Liabilities

Current Liability

Payable - BVPM	60.00
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Prepayments	1,751.96
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Security Deposit Liability	7,880.00
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Total Current Liability	9,691.96
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Total Liabilities	9,691.96
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Equity

Capital Contributions	700,397.00
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Net Income	(18,182.81)
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Retained Earnings	-
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Total Equity	682,214.19
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Total Liabilities & Equity	691,906.15
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KPC Operating Account

6/2/2025

Bank Reconciliation Report 5/31/2025

Posted by: aavis on 6/2/2025

Balance Per Bank Statement as of 5/31/2025 27,417.15

Outstanding Checks

Check Date	Check Number	Payee	Amount
9/11/2023		schollm - Michael Scholl	45.00
5/21/2025		Intserv - Integrated Services of Kalamazoo	21,234.48
5/21/2025		Intserv - Integrated Services of Kalamazoo	541.21
5/27/2025		republic - Republic Waste Services	116.37
Less:	Outstanding Checks		21,937.06
	Reconciled Bank Balance		5,480.09

Balance per GL as of 5/31/2025	5,480.09
Reconciled Balance Per G/L	5,480.09

Difference	(Reconciled Bank Balance And Reconciled Balance Per G/L)	0.00
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**Kalamazoo County Public Housing Commission
Operating Account**

Date	Description	Comments	Check Num	Amount	Balance
5/1/2025	WITHDRAWAL LOCKHART MANAGEM TYPE: PAYROLL ACH Trace			(\$339.10)	\$44,368.71
5/6/2025	WITHDRAWAL, DRAFT NUMBER			(\$7,200.00)	\$37,168.71
5/9/2025	WITHDRAWAL, DRAFT NUMBER			(\$21,087.76)	\$16,080.95
5/15/2025	WITHDRAWAL LOCKHART MANAGEM TYPE: PAYROLL ACH Trace			(\$49.94)	\$16,031.01
5/21/2025	Deposit Transfer From Share 02 CONFIRMATION #			\$10,000.00	\$26,031.01
5/21/2025	Bulk Deposit Numbe			\$4,432.56	\$30,463.57
5/23/2025	DEPOSIT KALAMAZOO COMM M ACH Trace			\$1,500.00	\$31,963.57
5/23/2025	WITHDRAWAL, DRAFT NUMBER			(\$90.00)	\$31,873.57
5/27/2025	WITHDRAWAL, DRAFT NUMBER			(\$438.93)	\$31,434.64
5/28/2025	WITHDRAWAL LOCKHART MANAGEM MGMT Fees ACH Trace			(\$2,053.17)	\$29,381.47
5/28/2025	WITHDRAWAL, DRAFT NUMBER			(\$217.04)	\$29,164.43
5/28/2025	WITHDRAWAL, DRAFT NUMBER			(\$281.08)	\$28,883.35
5/28/2025	WITHDRAWAL, DRAFT NUMBER			(\$620.00)	\$28,263.35
5/28/2025	WITHDRAWAL, DRAFT NUMBER			(\$503.38)	\$27,759.97
5/28/2025	WITHDRAWAL, DRAFT NUMBER			(\$162.43)	\$27,597.54
5/29/2025	WITHDRAWAL LOCKHART MANAGEM TYPE:PAYROLL ACH Trace			(\$180.39)	\$27,417.15

KPC Money Market Account

6/2/2025

Bank Reconciliation Report 5/31/2025

Posted by: aavis on 6/2/2025

Balance Per Bank Statement as of 5/31/2025	93,097.34
Reconciled Bank Balance	<u>93,097.34</u>
Balance per GL as of 5/31/2025	93,097.34
Reconciled Balance Per G/L	<u>93,097.34</u>
Difference (Reconciled Bank Balance And Reconciled Balance Per G/L)	<u><u>0.00</u></u>

**Kalamazoo County Public Housing Commission
Money Market Account**

Date	Description	Comments	Check Num	Amount	Balance
5/21/2025	Withdrawal Transfer To Share 01 CONFIRMATION # [REDACTED]			(\$10,000.00)	\$92,888.74
5/31/2025	Deposit Dividend Tiered Rate APY Earned 2.50% 05/01/25 to 05/31/25			\$208.60	\$93,097.34

LHAF - Operating Account

6/2/2025

**Bank Reconciliation Report
5/31/2025**

Posted by: aavis on 6/2/2025

Balance Per Bank Statement as of 5/31/2025	14,314.93
Reconciled Bank Balance	<u>14,314.93</u>
Balance per GL as of 5/31/2025	14,314.93
Reconciled Balance Per G/L	<u>14,314.93</u>
Difference (Reconciled Bank Balance And Reconciled Balance Per G/L)	<u><u>0.00</u></u>

KALAMAZOO COUNTY PUBLIC HOUSING COM
 LOCAL HOUSING ASSISTANCE FUND MILLAGE
 2725 AIRVIEW BLVD STE 202
 PORTAGE MI 49002-1805

Statement Ending 05/31/2025

KALAMAZOO COUNTY PUBLIC

Page 1 of 4

Account Number: [REDACTED]

Managing Your Accounts

	Bank Name	First National Bank of Michigan
	Phone	269.349.0100
	Mailing Address	348 West Michigan Ave Kalamazoo, MI 49007
	Website	www.fnbmichigan.bank

FNBM One-Close Home Construction Loans

Save Time, Money, and Hassle

- One close = Lower costs
- Fixed Interest Rate
- Interest-only payments during construction
- Local decisions, local service

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www.fnbmichigan.bank

Summary of Accounts

Thank you for banking with First National Bank of Michigan (FNBM), your local community bank.



As your banking partner, FNBM strives to help you protect your assets and keep your personal information secure. The Security Updates category under First News on our website has useful information on keeping your information safe. Visit it often for updates,
<https://fnbmichigan.bank/category/security-updates/>

Account Type	Account Number	Ending Balance
Commercial Checking	[REDACTED]	\$14,314.93

Commercial Checking - [REDACTED]

Account Summary

Date	Description	Amount
05/01/2025	Beginning Balance	\$13,483.85
	1 Credit(s) This Period	\$1,071.67
	1 Debit(s) This Period	\$240.59
05/31/2025	Ending Balance	\$14,314.93

Deposits

Date	Description	Amount
05/21/2025	Deposit	\$1,071.67
		1 item(s) totaling \$1,071.67

Electronic Debits

Date	Description	Amount
05/29/2025	IB Transfer W/D May fee and billbacks	\$240.59
		1 item(s) totaling \$240.59

Daily Balances

Date	Amount	Date	Amount	Date	Amount
05/01/2025	\$13,483.85	05/21/2025	\$14,555.52	05/29/2025	\$14,314.93

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00



Statement Ending 05/31/2025

KALAMAZOO COUNTY PUBLIC

Page 4 of 4

Account Number [REDACTED]

ISN	Call 06/21/2025
072114232	Star Term \$ 63.43 AM
Branch 3	Assist 1 07187
Trile 30s	Assist 4 hours [REDACTED]
	20A Class
	Debit
Com-estg	

#0000

\$1,071.67

LHAF - Savings Account

6/2/2025

Bank Reconciliation Report 5/31/2025

Posted by: aavis on 6/2/2025

Balance Per Bank Statement as of 5/31/2025	394,664.87
Reconciled Bank Balance	<u>394,664.87</u>
Balance per GL as of 5/31/2025	394,664.87
Reconciled Balance Per G/L	<u>394,664.87</u>
Difference (Reconciled Bank Balance And Reconciled Balance Per G/L)	<u><u>0.00</u></u>

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First National Bank of Michigan
348 West Michigan Avenue
Kalamazoo, MI 49007



RETURN SERVICE REQUESTED

Kalamazoo County Public Housing
2725 Airview Boulevard
Suite 202
Kalamazoo, MI 49002

Contact Us

269-349-0100

treasurymanagement@fnbmichigan.bank

www.fnbmichigan.bank

Account

Kalamazoo County Public Housing

Date

05/31/2025

Page

1 of 2

IntraFi Cash ServiceSM, or ICS[®], Monthly Statement

The following information is a summary of activity in your account(s) for the month of May 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.

First National Bank of Michigan
Your Local Community Bank

Summary of Accounts

Account ID	Deposit Option	Interest Rate	Opening Balance	Ending Balance
	Savings	2.75%	\$393,744.21	\$394,664.87
TOTAL			\$393,744.21	\$394,664.87

Date
05/31/2025

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DETAILED ACCOUNT OVERVIEW

Account ID: [REDACTED]
Account Title: Kalamazoo County Public Housing



Account Summary - Savings

Statement Period	5/1-5/31/2025	Average Daily Balance	\$393,773.91
Previous Period Ending Balance	\$393,744.21	Interest Rate at End of Statement Period	2.75%
Total Program Deposits	0.00	Annual Percentage Yield Earned	2.79%
Total Program Withdrawals	(0.00)	YTD Interest Paid	4,669.03
Interest Capitalized	920.66		
Current Period Ending Balance	\$394,664.87		

Account Transaction Detail

Date	Activity Type	Amount	Balance
05/30/2025	Interest Capitalization	\$920.66	\$394,664.87

Summary of Balances as of May 31, 2025

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
KS StateBank	Manhattan, KS	[REDACTED]	\$147,087.33
Western Alliance Bank	Phoenix, AZ	[REDACTED]	247,577.54

Thank you for choosing First National Bank of Michigan.

CONTAINS CONFIDENTIAL INFORMATION

IntraFi and ICS are registered service marks, and IntraFi Cash Service is a service mark, of IntraFi Network LLC.

Member
FDIC

Reserve - Sugarloaf

6/2/2025

Bank Reconciliation Report 5/31/2025

Posted by: aavis on 6/2/2025

Balance Per Bank Statement as of 5/31/2025	50,619.49
Reconciled Bank Balance	<u>50,619.49</u>
Balance per GL as of 5/31/2025	50,619.49
Reconciled Balance Per G/L	<u>50,619.49</u>
Difference (Reconciled Bank Balance And Reconciled Balance Per G/L)	<u><u>0.00</u></u>

KALAMAZOO COUNTY PUBLIC HOUSING COM
SUGARLOAF RESERVE
2725 AIRVIEW BLVD STE 202
PORTAGE MI 49002-1805

Statement Ending 04/30/2025

KALAMAZOO COUNTY PUBLIC

Page 1 of 4

Account Number: [REDACTED]

Managing Your Accounts



Bank Name

First National Bank of Michigan



Phone

269.349.0100



Mailing Address

348 West Michigan Ave
Kalamazoo, MI 49007



Website

www.fnbmichigan.bank

FNBM One-Close Home Construction Loans

Save Time, Money, and Hassle

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<https://fnbmichigan.bank/category/security-updates/>

Account Type	Account Number	Ending Balance
First Rate MM Savings	[REDACTED]	\$50,492.55

First Rate MM Savings - [REDACTED]

Account Summary

Date	Description	Amount
04/01/2025	Beginning Balance	\$50,370.01
	1 Credit(s) This Period	\$122.54
	0 Debit(s) This Period	\$0.00
04/30/2025	Ending Balance	\$50,492.55

Interest Summary

Description	Amount
Annual Percentage Yield Earned	3.00%
Interest Days	30
Interest Earned Not Paid	\$0.00
Interest Paid This Period	\$122.54
Interest Paid Year-to-Date	\$488.44

Deposits

Date	Description	Amount
04/30/2025	Accr Earning Pymt Added to Account	\$122.54
		1 item(s) totaling \$122.54

Daily Balances

Date	Amount	Date	Amount
04/01/2025	\$50,370.01	04/30/2025	\$50,492.55

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

KALAMAZOO COUNTY PUBLIC HOUSING COM
 SUGARLOAF RESERVE
 2725 AIRVIEW BLVD STE 202
 PORTAGE MI 49002-1805

Statement Ending 05/31/2025

KALAMAZOO COUNTY PUBLIC

Page 1 of 4

Account Number: [REDACTED]

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FNBM One-Close Home Construction Loans

Save Time, Money, and Hassle

- One close = Lower costs
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Summary of Accounts

Thank you for banking with First National Bank of Michigan (FNBM), your local community bank.



As your banking partner, FNBM strives to help you protect your assets and keep your personal information secure. The Security Updates category under First News on our website has useful information on keeping your information safe. Visit it often for updates,
<https://fnbmichigan.bank/category/security-updates/>

Account Type	Account Number	Ending Balance
First Rate MM Savings	[REDACTED]	\$50,619.49

First Rate MM Savings [REDACTED]

Account Summary

Date	Description	Amount
05/01/2025	Beginning Balance	\$50,492.55
	1 Credit(s) This Period	\$126.94
	0 Debit(s) This Period	\$0.00
05/31/2025	Ending Balance	\$50,619.49

Interest Summary

Description	Amount
Annual Percentage Yield Earned	3.00%
Interest Days	31
Interest Earned Not Paid	\$0.00
Interest Paid This Period	\$126.94
Interest Paid Year-to-Date	\$615.38

Deposits

Date	Description	Amount
05/31/2025	Accr Earning Pymt Added to Account	\$126.94
		1 item(s) totaling \$126.94

Daily Balances

Date	Amount	Date	Amount
05/01/2025	\$50,492.55	05/31/2025	\$50,619.49

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00