

Kalamazoo County Public Housing Commission

Budget Comparison Cash Flow

Period = Oct 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	16,900.00	16,900.00	0.00	0.00	20,280.00
FUSE Rents	1,500.00	0.00	1,500.00	N/A	15,000.00	9,000.00	6,000.00	66.67	9,000.00
Sugarloaf Rents	8,865.87	9,640.00	(774.13)	(8.03)	48,896.10	96,400.00	(47,503.90)	(49.28)	115,680.00
County Funds	0.00	0.00	0.00	N/A	62,500.00	93,750.00	(31,250.00)	(33.33)	125,000.00
Keystone House Rents	700.00	900.00	(200.00)	(22.22)	7,900.00	9,000.00	(1,100.00)	(12.22)	10,800.00
Sugarloaf Vacancy Loss	0.00	(964.00)	964.00	100.00	0.00	(9,640.00)	9,640.00	100.00	(11,568.00)
Total Rent Revenue	12,755.87	11,266.00	1,489.87	13.22	151,196.10	215,410.00	(64,213.90)	(29.81)	269,192.00
Interest Income	107.03	100.00	7.03	7.03	1,711.01	1,000.00	711.01	71.10	1,200.00
Interest Income - LHAF	800.27	2,000.00	(1,199.73)	(59.99)	9,990.21	20,000.00	(10,009.79)	(50.05)	24,000.00
Total Financial Revenue	907.30	2,100.00	(1,192.70)	(56.80)	11,701.22	21,000.00	(9,298.78)	(44.28)	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	13,663.17	13,366.00	297.17	2.22	162,897.32	246,154.00	(83,256.68)	(33.82)	304,136.00
Administrative Expenses:									
Subsidy - FUSE	1,168.37	3,005.00	1,836.63	61.12	20,793.08	30,050.00	9,256.92	30.81	36,060.00
Bethany House	526.91	2,502.00	1,975.09	78.94	18,144.01	25,020.00	6,875.99	27.48	30,024.00
Millage - Housing	14,502.25	8,676.00	(5,826.25)	(67.15)	72,591.42	86,760.00	14,168.58	16.33	104,112.00
Millage- Housing Entry Support	28,644.85	16,666.00	(11,978.85)	(71.88)	104,646.34	166,660.00	62,013.66	37.21	200,000.00
Millage - Office Expenses	0.00	218.00	218.00	100.00	73.77	2,180.00	2,106.23	96.62	2,616.00
Veterans Homeless Initiative	22,271.95	11,201.00	(11,070.95)	(98.84)	108,408.07	112,010.00	3,601.93	3.22	134,412.00
Office Supplies	25.08	65.00	39.92	61.42	388.34	650.00	261.66	40.26	780.00
Website/Technology Support	42.00	176.00	134.00	76.14	1,961.13	1,760.00	(201.13)	(11.43)	2,112.00
Management Fee	1,250.00	1,250.00	0.00	0.00	12,500.00	12,500.00	0.00	0.00	15,000.00
Rent Collection/Legal Expense	0.00	200.00	200.00	100.00	0.00	2,000.00	2,000.00	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	3.42	50.00	46.58	93.16	236.90	500.00	263.10	52.62	600.00
Total Administrative Expenses	68,434.83	44,009.00	(24,425.83)	(55.50)	346,943.06	447,290.00	100,346.94	22.43	535,316.00
Financial Expenses:									
Bank Service Charges	0.00	1.00	1.00	100.00	0.00	10.00	10.00	100.00	12.00
Total Financial Expenses	0.00	1.00	1.00	100.00	0.00	10.00	10.00	100.00	12.00
Corporate Expenses:									
(Gain) Loss Benefit Int in KCF	(4,852.52)	0.00	4,852.52	N/A	(18,129.89)	0.00	18,129.89	N/A	0.00
Total Corporate Expenses	(4,852.52)	0.00	4,852.52	N/A	(18,129.89)	0.00	18,129.89	N/A	0.00
TOTAL EXPENSES	63,582.31	44,010.00	(19,572.31)	(44.47)	328,813.17	447,300.00	118,486.83	26.49	535,328.00
NET INCOME / (LOSS)	(49,919.14)	(30,644.00)	(19,275.14)	(62.90)	(165,915.85)	(201,146.00)	35,230.15	17.51	(231,192.00)
ADJUSTMENTS									
Cash in Bank - LHAF	(4,506.15)	0.00	(4,506.15)	N/A	(8,280.29)	0.00	(8,280.29)	N/A	0.00
Cash in Bank - Sugarloaf	3,961.15	0.00	3,961.15	N/A	(3,256.89)	0.00	(3,256.89)	N/A	0.00
Savings Account	724.67	0.00	724.67	N/A	0.00	0.00	0.00	N/A	0.00
Savings Account - LHAF	36,596.80	13,812.00	22,784.80	164.96	219,657.04	138,120.00	81,537.04	59.03	165,752.00
Cash - Money Market	(107.03)	0.00	(107.03)	N/A	38,288.99	49,036.00	(10,747.01)	(21.92)	52,576.00
Note Receivable - Sugarloaf	1,071.67	1,072.00	(0.33)	(0.03)	10,716.70	10,720.00	(3.30)	(0.03)	12,864.00
Reserve - Sugarloaf	(356.40)	0.00	(356.40)	N/A	(3,593.85)	0.00	(3,593.85)	N/A	0.00
Assets Held by KCF	(4,852.52)	0.00	(4,852.52)	N/A	(18,129.89)	0.00	(18,129.89)	N/A	0.00
Sugarloaf Accounts Payable	0.00	0.00	0.00	N/A	(165.00)	0.00	(165.00)	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.	0.00	0.00	0.00	N/A	895.00	0.00	895.00	N/A	0.00
Tenant Security Deposits - Sugarloaf	(3,135.00)	0.00	(3,135.00)	N/A	5,610.00	0.00	5,610.00	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	(875.78)	0.00	(875.78)	N/A	(1,007.38)	0.00	(1,007.38)	N/A	0.00
TOTAL ADJUSTMENTS	28,521.41	14,884.00	13,637.41	91.62	131,759.77	197,876.00	(66,116.23)	(33.41)	231,192.00
CASH FLOW	(21,397.73)	(15,760.00)	(5,637.73)	(35.77)	(34,156.08)	(3,270.00)	(30,886.08)	(944.53)	0.00
Beginning Fund Balance	1,626,718.89	1,572,213.60	54,505.29	0.03	1,742,715.60	1,742,715.60	0.00	0.00	1,742,715.60
Ending Fund Balance	1,576,799.75	1,541,569.60	35,230.15	0.02	1,576,799.75	1,541,569.60	35,230.15	0.02	1,511,523.60

Kalamazoo County Public Housing Commission

Balance Sheet

Period = Oct 2025

Book = Accrual

	Current Balance
ASSETS:	
Current Assets:	
Cash in Bank	6,135.85
Cash in Bank - LHAF	8,627.57
Cash in Bank - Sugarloaf	3,256.89
Savings Account	5.00
Savings Account - LHAF	285,338.80
Cash - Money Market	63,686.13
Lease Receivable	37,481.00
Note Receivable - Sugarloaf	305,424.95
Discount on Note Receivable	-127,117.52
Reserve - Sugarloaf	53,597.96
Total Current Assets	636,436.63
Fixed Assets:	
Land	32,335.00
Homes	829,737.00
Accumulated Depreciation	-42,966.31
Total Fixed Assets	819,105.69
Other Assets:	
Assets Held by KCF	191,562.35
Total Other Assets	191,562.35
TOTAL ASSETS	1,647,104.67
LIABILITIES & OWNERS' EQUITY:	
Current Liabilities:	
Sugarloaf Accounts Payable	-165.00
Accounts Payable - Other	21,821.30
Tenant Security Deposits Liab.	5,065.00
Tenant Security Deposits - Sugarloaf	5,610.00
Total Current Liabilities	32,331.30
Prepaid Revenues:	
Prepaid Rent	1,500.00
Prepaid Rent - Sugarloaf	-1,007.38
Deferred-in-flows - leases	37,481.00
Total Prepaid Revenues	37,973.62
TOTAL LIABILITIES	70,304.92

Kalamazoo County Public Housing Commission

Balance Sheet

Period = Oct 2025

Book = Accrual

	Current Balance
Retained Earnings	1,742,715.60
Year To Date Earnings	-165,915.85
Total Capital	1,576,799.75
TOTAL LIABILITIES & CAPITAL	1,647,104.67

Income Statement Consolidated

1/1/2025 - 10/31/2025,

KCPHC homes at Sugarloaf - Kalamazoo County Public Housing Commission

	01/01/2025 - 10/31/2025	Total
Income		
Electric - Sugarloaf KCPHC	75.53	75.53
Legal Fees Income	857.82	857.82
Rent Income	45,636.70	45,636.70
Total for Rent Income	45,636.70	45,636.70
Utility Income		
Electric Income	-	
Gas Income	50.73	50.73
Water/Sewer Income	485.32	485.32
Total for Utility Income	536.05	536.05
Total Income	47,106.10	47,106.10
Expense		
Bank Fees	29.39	29.39
KCPHC Lot Rent to Sugarloaf	32,000.00	32,000.00
Maintenance & Repair Expense		
Cleaning Expense	470.00	470.00
Landscaping	1,250.00	1,250.00
Maintenance & Repair (Home R	2,990.17	2,990.17
Maintenance & Repair Expense	3,104.75	3,104.75
Total for Maintenance & Repair E	7,814.92	7,814.92
Miscellaneous Expense		
Application Fee Expense	50.00	50.00
Miscellaneous Expense	(110.00)	(110.00)
Total for Miscellaneous Expense	(60.00)	(60.00)
Professional Fee Expense		
Accounting	1,625.00	1,625.00
Legal Fees	2,369.78	2,369.78
Management Fee	5,231.79	5,231.79
Total for Professional Fee Expen	9,226.57	9,226.57
Utilities Expense		
Electric Expense	856.33	856.33
Gas Expense	648.40	648.40
Trash Expense	515.00	515.00
Total for Utilities Expense	2,019.73	2,019.73
Total Expense	51,030.61	51,030.61
Net Operating Income	(3,924.51)	(3,924.51)
Non-operating Expense		
Depreciation Expense	28,652.65	28,652.65
Total Non-operating Expense	28,652.65	28,652.65
Net Non-operating Income	(28,652.65)	(28,652.65)
Net Income	(32,577.16)	(32,577.16)

Balance Sheet**KCPHC homes at Sugarloaf****Assets****Current Asset**

BVPM Operating - KCPHC	2,376.11
BVPM Operating - KCPHC - Penc	902.00
Undeposited Funds	250.00
Total Current Asset	3,528.11

Fixed Asset

Accumulated Depreciation	(28,652.65)
Residential Real Property	700,397.00
Total Fixed Asset	671,744.35
Total Assets	675,272.46

Liabilities**Current Liability**

Prepayments	947.62
Security Deposit Liability	6,505.00
Total Current Liability	7,452.62
Total Liabilities	7,452.62

Equity

Capital Contributions	700,397.00
Net Income	(32,577.16)
Retained Earnings	-
Total Equity	667,819.84
Total Liabilities & Equity	675,272.46

KPC Operating Account

11/3/2025

Bank Reconciliation Report 10/31/2025

Posted by: aavis on 11/3/2025

Balance Per Bank Statement as of 10/31/2025 27,373.40

Outstanding Checks

Check Date	Check Number	Payee	Amount
9/11/2023		schollm - Michael Scholl	45.00
10/2/2025		Intserv - Integrated Services of Kalamazoo	703.95
10/28/2025		miralaw - Miracle Lawn & Landscape Maintenance	375.00
10/28/2025		miralaw - Miracle Lawn & Landscape Maintenance	350.00
10/29/2025		Intserv - Integrated Services of Kalamazoo	563.07
10/29/2025		Intserv - Integrated Services of Kalamazoo	19,200.53
Less:	Outstanding Checks		21,237.55
	Reconciled Bank Balance		<u>6,135.85</u>

Balance per GL as of 10/31/2025	6,135.85
Reconciled Balance Per G/L	<u>6,135.85</u>

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

Date	Description	Check Num	Amount	Balance
10/1/2025	WITHDRAWAL, DRAFT NUMBER [REDACTED]	[REDACTED]	(\$101.00)	\$30,145.29
10/2/2025	WITHDRAWAL, DRAFT NUMBER [REDACTED]	[REDACTED]	(\$580.00)	\$29,565.29
10/2/2025	WITHDRAWAL, DRAFT NUMBER [REDACTED]	[REDACTED]	(\$154.97)	\$29,410.32
10/2/2025	WITHDRAWAL, DRAFT NUMBER [REDACTED]	[REDACTED]	(\$191.74)	\$29,218.58
10/3/2025	Bulk Deposit Number [REDACTED]	[REDACTED]	\$1,690.00	\$30,908.58
10/6/2025	WITHDRAWAL, DRAFT NUMBER [REDACTED]	[REDACTED]	(\$1,640.00)	\$29,268.58
10/6/2025	WITHDRAWAL, DRAFT NUMBER [REDACTED]	[REDACTED]	(\$231.46)	\$29,037.12
10/15/2025	Bulk Deposit Number [REDACTED]	[REDACTED]	\$700.00	\$29,737.12
10/15/2025	WITHDRAWAL, DRAFT NUMBER [REDACTED]	[REDACTED]	(\$476.25)	\$29,260.87
10/15/2025	WITHDRAWAL, DRAFT NUMBER [REDACTED]	[REDACTED]	(\$37.01)	\$29,223.86
10/16/2025	WITHDRAWAL, DRAFT NUMBER [REDACTED]	[REDACTED]	(\$90.00)	\$29,133.86
10/16/2025	WITHDRAWAL, DRAFT NUMBER [REDACTED]	[REDACTED]	(\$237.05)	\$28,896.81
10/17/2025	DEPOSIT KALAMAZOO COMM M ACH Trace [REDACTED]	[REDACTED]	\$1,500.00	\$30,396.81
10/22/2025	WITHDRAWAL, DRAFT NUMBER [REDACTED]	[REDACTED]	(\$129.31)	\$30,267.50
10/22/2025	WITHDRAWAL, DRAFT NUMBER [REDACTED]	[REDACTED]	(\$61.36)	\$30,206.14
10/29/2025	WITHDRAWAL LOCKHART MANAGEM TYPE: MGMT Fees ACH Trace [REDACTED]	[REDACTED]	(\$2,008.46)	\$28,197.68
10/29/2025	WITHDRAWAL, DRAFT NUMBER [REDACTED]	[REDACTED]	(\$503.38)	\$27,694.30
10/30/2025	WITHDRAWAL LOCKHART MANAGEM TYPE: PAYROLL ACH Trace [REDACTED]	[REDACTED]	(\$320.90)	\$27,373.40

KPC Money Market Account

11/3/2025

Bank Reconciliation Report 10/31/2025

Posted by: aavis on 11/3/2025

Balance Per Bank Statement as of 10/31/2025	63,686.13
Reconciled Bank Balance	<u>63,686.13</u>
Balance per GL as of 10/31/2025	63,686.13
Reconciled Balance Per G/L	<u>63,686.13</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	Check Num	Amount	Balance
10/31/2025	APY Earned 2.00% 10/01/25 to 10/31/25		\$107.03	\$63,686.13

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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

10/31/2025

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 October 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	2.25%	\$322,660.27	\$313,338.80
TOTAL			\$322,660.27	\$313,338.80

LHAF - Operating Account

11/3/2025

**Bank Reconciliation Report
10/31/2025**

Posted by: aavis on 11/3/2025

Balance Per Bank Statement as of 10/31/2025 **42,758.37****Outstanding Checks**

Check Date	Check Number	Payee	Amount
10/28/2025		sugarmhp - Sugarloaf MHP LLC	728.55
10/28/2025		sugarmhp - Sugarloaf MHP LLC	1,247.40
10/30/2025		foreins - Foremost Insurance Company	3,510.00
10/31/2025		Intserv - Integrated Services of Kalamazoo	28,644.85
Less:	Outstanding Checks		34,130.80
	Reconciled Bank Balance		8,627.57

Balance per GL as of 10/31/2025 **8,627.57****Reconciled Balance Per G/L** **8,627.57****Difference** **(Reconciled Bank Balance And Reconciled Balance Per G/L)** **0.00**

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

Statement Ending 10/31/2025

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

Remote Deposit Capture

Check Deposits Made Easy

Remote Deposit Capture allows business to make deposits without leaving the office. Perfect for businesses that process several checks each day. Not a business customer? Ask about Mobile Deposit!

Call 269.349.0100 for more details and assistance.

Summary of Accounts

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



As your banking partner, FNB 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]	\$42,758.37

Commercial Checking - [REDACTED]

Account Summary

Date	Description	Amount
10/01/2025	Beginning Balance	\$4,121.42
	3 Credit(s) This Period	\$39,071.67
	2 Debit(s) This Period	\$434.72
10/31/2025	Ending Balance	\$42,758.37

Deposits

Date	Description	Amount
10/16/2025	Deposit	\$1,071.67
		1 item(s) totaling \$1,071.67

Electronic Credits

Date	Description	Amount
10/30/2025	IB Transfer Deposit Transfer from savings	\$10,000.00
10/31/2025	IB Transfer Deposit Tfer for ISK invoice	\$28,000.00
		2 item(s) totaling \$38,000.00

Electronic Debits

Date	Description	Amount
10/15/2025	IB Transfer W/D Monthly reserve transfer	\$234.66
10/28/2025	IB Transfer W/D Oct mgmt fee and billbacks	\$200.06
		2 item(s) totaling \$434.72

Daily Balances

Date	Amount	Date	Amount	Date	Amount
10/01/2025	\$4,121.42	10/16/2025	\$4,958.43	10/30/2025	\$14,758.37
10/15/2025	\$3,886.76	10/28/2025	\$4,758.37	10/31/2025	\$42,758.37

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 10/31/2025

KALAMAZOO COUNTY PUBLIC

Page 4 of 4

Account Number: [REDACTED]

ISN	Date: 10/31/2025
[REDACTED]	Start Time: 8:50:27 AM
Branch: 3	Amount: 1,071.67
Teller: 302	Account No.: [REDACTED]
	DDA Code:
	Debit:
Comments	
[REDACTED]	
#0000	\$1,071.67

LHAF - Savings Account

11/3/2025

Bank Reconciliation Report 10/31/2025

Posted by: aavis on 11/3/2025

Balance Per Bank Statement as of 10/31/2025 313,338.80

Other Items

Date	Notes	Amount
10/31/2025	Tfer for ISK invoice	-28,000.00
Plus/Minus:	Other Items	-28,000.00
	Reconciled Bank Balance	<u>285,338.80</u>

Balance per GL as of 10/31/2025	285,338.80
Reconciled Balance Per G/L	<u>285,338.80</u>

Difference	(Reconciled Bank Balance And Reconciled Balance Per G/L)	<u><u>0.00</u></u>
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Date
10/31/2025

Page
2 of 2

DETAILED ACCOUNT OVERVIEW

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

Account Summary - Savings

Statement Period	10/1-10/31/2025	Average Daily Balance	\$322,359.58
Previous Period Ending Balance	\$322,660.27	Interest Rate at End of Statement Period	2.25%
Total Program Deposits	0.00	Annual Percentage Yield Earned	2.51%
Total Program Withdrawals	(10,000.00)	YTD Interest Paid	8,742.96
Interest Capitalized	678.53		
Current Period Ending Balance	\$313,338.80		

Account Transaction Detail

Date	Activity Type	Amount	Balance
10/31/2025	Withdrawal	(\$10,000.00)	\$312,660.27
10/31/2025	Interest Capitalization	678.53	313,338.80

Summary of Balances as of October 31, 2025

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
Pinnacle Bank	Nashville, TN	[REDACTED]	\$247,519.90
Western Alliance Bank	Phoenix, AZ	[REDACTED]	65,818.90

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

11/3/2025

Bank Reconciliation Report 10/31/2025

Posted by: aavis on 11/3/2025

Balance Per Bank Statement as of 10/31/2025	62,597.96
Reconciled Bank Balance	<u>62,597.96</u>
Balance per GL as of 10/31/2025	63,597.96
Reconciled Balance Per G/L	<u>63,597.96</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 10/31/2025

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

Remote Deposit Capture

Check Deposits Made Easy

Remote Deposit Capture allows business to make deposits without leaving the office.

Perfect for businesses that process several checks each day. Not a business customer? Ask about Mobile Deposit!

Call 269.349.0100 for more details and assistance.

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]	\$53,597.96

First Rate MM Savings - [REDACTED]

Account Summary

Date	Description	Amount
10/01/2025	Beginning Balance	\$53,241.56
	2 Credit(s) This Period	\$356.40
	0 Debit(s) This Period	\$0.00
10/31/2025	Ending Balance	\$53,597.96

Interest Summary

Description	Amount
Annual Percentage Yield Earned	2.72%
Interest Days	31
Interest Earned Not Paid	\$0.00
Interest Paid This Period	\$121.74
Interest Paid Year-to-Date	\$1,247.25

Deposits

Date	Description	Amount
10/31/2025	Accr Earning Pymt Added to Account	\$121.74
		1 item(s) totaling \$121.74

Electronic Credits

Date	Description	Amount
10/15/2025	IB Transfer Deposit Monthly reserve transfer	\$234.66
		1 item(s) totaling \$234.66

Daily Balances

Date	Amount	Date	Amount	Date	Amount
10/01/2025	\$53,241.56	10/15/2025	\$53,476.22	10/31/2025	\$53,597.96

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