

Kalamazoo County Public Housing Commission

Budget Comparison Cash Flow

Period = Nov 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	18,590.00	18,590.00	0.00	0.00	20,280.00
FUSE Rents	1,500.00	0.00	1,500.00	N/A	16,500.00	9,000.00	7,500.00	83.33	9,000.00
Sugarloaf Rents	4,063.23	9,640.00	(5,576.77)	(57.85)	52,959.33	106,040.00	(53,080.67)	(50.06)	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)	8,600.00	9,900.00	(1,300.00)	(13.13)	10,800.00
Sugarloaf Vacancy Loss	0.00	(964.00)	964.00	100.00	0.00	(10,604.00)	10,604.00	100.00	(11,568.00)
Total Rent Revenue	7,953.23	11,266.00	(3,312.77)	(29.40)	159,149.33	226,676.00	(67,526.67)	(29.79)	269,192.00
Interest Income	103.75	100.00	3.75	3.75	1,814.76	1,100.00	714.76	64.98	1,200.00
Interest Income - LHAf	627.23	2,000.00	(1,372.77)	(68.64)	10,617.44	22,000.00	(11,382.56)	(51.74)	24,000.00
Total Financial Revenue	730.98	2,100.00	(1,369.02)	(65.19)	12,432.20	23,100.00	(10,667.80)	(46.18)	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	8,684.21	13,366.00	(4,681.79)	(35.03)	171,581.53	259,520.00	(87,938.47)	(33.88)	304,136.00
Administrative Expenses:									
Subsidy - FUSE	1,429.18	3,005.00	1,575.82	52.44	22,222.26	33,055.00	10,832.74	32.77	36,060.00
Bethany House	419.37	2,502.00	2,082.63	83.24	18,553.38	27,522.00	8,958.62	32.55	30,024.00
Millage - Housing	19,357.80	8,676.00	(10,681.80)	(123.12)	91,949.22	95,436.00	3,486.78	3.65	104,112.00
Millage- Housing Entry Support	0.00	16,666.00	16,666.00	100.00	104,646.34	183,326.00	78,679.66	42.92	200,000.00
Millage - Office Expenses	0.00	218.00	218.00	100.00	73.77	2,398.00	2,324.23	96.92	2,616.00
Veterans Homeless Initiative	2,365.20	11,201.00	8,835.80	78.88	110,773.27	123,211.00	12,437.73	10.09	134,412.00
Office Supplies	44.04	65.00	20.96	32.25	432.38	715.00	282.62	39.53	780.00
Website/Technology Support	42.00	176.00	134.00	76.14	2,003.13	1,936.00	(67.13)	(3.47)	2,112.00
Management Fee	1,250.00	1,250.00	0.00	0.00	13,750.00	13,750.00	0.00	0.00	15,000.00
Rent Collection/Legal Expense	0.00	200.00	200.00	100.00	0.00	2,200.00	2,200.00	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	12.68	50.00	37.32	74.64	249.58	550.00	300.42	54.62	600.00
Total Administrative Expenses	24,920.27	44,009.00	19,088.73	43.37	371,863.33	491,299.00	119,435.67	24.31	535,316.00
Financial Expenses:									
Bank Service Charges	0.00	1.00	1.00	100.00	0.00	11.00	11.00	100.00	12.00
Total Financial Expenses	0.00	1.00	1.00	100.00	0.00	11.00	11.00	100.00	12.00
Corporate Expenses:									
(Gain) Loss Benefit Int in KCF	(1,970.96)	0.00	1,970.96	N/A	(20,100.85)	0.00	20,100.85	N/A	0.00
Total Corporate Expenses	(1,970.96)	0.00	1,970.96	N/A	(20,100.85)	0.00	20,100.85	N/A	0.00
TOTAL EXPENSES	22,949.31	44,010.00	21,060.69	47.85	351,762.48	491,310.00	139,547.52	28.40	535,328.00
NET INCOME / (LOSS)	(14,265.10)	(30,644.00)	16,378.90	53.45	(180,180.95)	(231,790.00)	51,609.05	22.27	(231,192.00)
ADJUSTMENTS									
Cash in Bank - LHAf	(2,219.73)	0.00	(2,219.73)	N/A	(10,500.02)	0.00	(10,500.02)	N/A	0.00
Cash in Bank - Sugarloaf	427.87	0.00	427.87	N/A	(2,829.02)	0.00	(2,829.02)	N/A	0.00
Savings Account - LHAf	9,481.36	13,812.00	(4,330.64)	(31.35)	229,138.40	151,932.00	77,206.40	50.82	165,752.00
Cash - Money Market	(103.75)	3,540.00	(3,643.75)	(102.93)	38,185.24	52,576.00	(14,390.76)	(27.37)	52,576.00
Note Receivable - Sugarloaf	1,071.67	1,072.00	(0.33)	(0.03)	11,788.37	11,792.00	(3.63)	(0.03)	12,864.00
Reserve - Sugarloaf	(343.25)	0.00	(343.25)	N/A	(3,937.10)	0.00	(3,937.10)	N/A	0.00
Assets Held by KCF	(1,970.96)	0.00	(1,970.96)	N/A	(20,100.85)	0.00	(20,100.85)	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	0.00	0.00	0.00	N/A	5,610.00	0.00	5,610.00	N/A	0.00
Prepaid Rent	(136.15)	0.00	(136.15)	N/A	1,363.85	0.00	1,363.85	N/A	0.00
Prepaid Rent - Sugarloaf	0.00	0.00	0.00	N/A	(1,007.38)	0.00	(1,007.38)	N/A	0.00
Contributions/(Distributions)	6,385.57	0.00	6,385.57	N/A	6,385.57	0.00	6,385.57	N/A	0.00
TOTAL ADJUSTMENTS	12,592.63	18,424.00	(5,831.37)	(31.65)	144,352.40	216,300.00	(71,947.60)	(33.26)	231,192.00
CASH FLOW	(1,672.47)	(12,220.00)	10,547.53	86.31	(35,828.55)	(15,490.00)	(20,338.55)	(131.30)	0.00
Beginning Fund Balance	1,576,799.75	1,541,569.60	35,230.15	0.02	1,742,715.60	1,742,715.60	0.00	0.00	1,742,715.60
Ending Fund Balance	1,568,920.22	1,510,925.60	57,994.62	0.04	1,568,920.22	1,510,925.60	57,994.62	0.04	1,511,523.60

Kalamazoo County Public Housing Commission

Balance Sheet

Period = Nov 2025

Book = Accrual

	Current Balance
ASSETS:	
Current Assets:	
Cash in Bank	4,463.38
Cash in Bank - LHAF	10,847.30
Cash in Bank - Sugarloaf	2,829.02
Savings Account	5.00
Savings Account - LHAF	275,857.44
Cash - Money Market	63,789.88
Lease Receivable	37,481.00
Note Receivable - Sugarloaf	304,353.28
Discount on Note Receivable	(127,117.52)
Reserve - Sugarloaf	53,941.21
Total Current Assets	626,449.99
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	193,533.31
Total Other Assets	193,533.31
TOTAL ASSETS	1,639,088.99
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	1,363.85
Prepaid Rent - Sugarloaf	(1,007.38)
Deferred-in-flows - leases	37,481.00
Total Prepaid Revenues	37,837.47
TOTAL LIABILITIES	70,168.77

Kalamazoo County Public Housing Commission
Balance Sheet
Period = Nov 2025
Book = Accrual

	Current Balance
Retained Earnings	1,742,715.60
Year To Date Earnings	(180,180.95)
Contributions/(Distributions)	6,385.57
Total Capital	1,568,920.22
TOTAL LIABILITIES & CAPITAL	1,639,088.99

Income Statement Consolidated

1/1/2025 - 11/30/2025,

KCPHC homes at Sugarloaf - Kalamazoo County Public Housing Commission

01/01/2025 - 11/30/2025 Total

Income

Electric - Sugarloaf KCPHC	-	
Legal Fees Income	857.82	857.82
Rent Income		
Rent Income	50,237.64	50,237.64
Total for Rent Income	50,237.64	50,237.64
Utility Income		
Electric Income	-	
Gas Income	73.87	73.87
Water/Sewer Income	-	
Total for Utility Income	73.87	73.87
Total Income	51,169.33	51,169.33

Expense

Bank Fees	29.39	29.39
KCPHC Lot Rent to Sugarloaf	36,000.00	36,000.00
Maintenance & Repair Expense		
Cleaning Expense	470.00	470.00
Landscaping	1,250.00	1,250.00
Maintenance & Repair (Home R	5,459.79	5,459.79
Maintenance & Repair Expense	4,385.63	4,385.63
Total for Maintenance & Repair	11,565.42	11,565.42
Miscellaneous Expense		
Application Fee Expense	50.00	50.00
Miscellaneous Expense	-	
Total for Miscellaneous Expense	50.00	50.00
Professional Fee Expense		
Accounting	2,725.00	2,725.00
Legal Fees	3,512.64	3,512.64
Management Fee	5,845.81	5,845.81
Total for Professional Fee Expen	12,083.45	12,083.45
Utilities Expense		
Electric Expense	856.33	856.33
Gas Expense	671.54	671.54
Trash Expense	515.00	515.00
Total for Utilities Expense	2,042.87	2,042.87
Total Expense	61,771.13	61,771.13
Net Operating Income	(10,601.80)	(10,601.80)
Non-operating Expense		

Depreciation Expense	30,775.07	30,775.07
Total Non-operating Expense	30,775.07	30,775.07
Net Non-operating Income	(30,775.07)	(30,775.07)
Net Income	(41,376.87)	(41,376.87)

Balance Sheet

KCPHC homes at Sugarloaf

Assets

Current Asset

BVPM Operating - KCPHC	2,046.24
BVPM Operating - KCPHC - Penc	1,054.00
Total Current Asset	3,100.24

Fixed Asset

Accumulated Depreciation	(30,775.07)
Residential Real Property	700,397.00
Total Fixed Asset	669,621.93
Total Assets	672,722.17

Liabilities

Current Liability

Prepayments	811.47
Security Deposit Liability	6,505.00
Total Current Liability	7,316.47
Total Liabilities	7,316.47

Equity

Capital Contributions	700,397.00
Net Income	(41,376.87)
Owner Contribution	6,385.57
Retained Earnings	-
Total Equity	665,405.70
Total Liabilities & Equity	672,722.17

KPC Operating Account

12/1/2025

**Bank Reconciliation Report
11/30/2025**

Posted by: aavis on 12/1/2025

Balance Per Bank Statement as of 11/30/2025 6,411.44

Outstanding Checks

Check Date	Check Number	Payee	Amount
9/11/2023		schollm - Michael Scholl	45.00
11/21/2025		intserv - Integrated Services of Kalamazoo	541.21
11/21/2025		chart - Charter Communications	503.38
11/21/2025		consum - Consumers Energy	191.55
11/21/2025		consum - Consumers Energy	100.52
11/26/2025		intserv - Integrated Services of Kalamazoo	563.07
Less:	Outstanding Checks		1,944.73

Other Items

Date	Notes	Amount
11/28/2025	Payroll 11.26.25 insurance	-3.33
Plus/Minus:	Other Items	-3.33
	Reconciled Bank Balance	4,463.38

Balance per GL as of 11/30/2025	4,463.38
Reconciled Balance Per G/L	4,463.38

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	Check Nun	Amount	Balance
11/5/2025	DRAFT NUMBER [REDACTED]	[REDACTED]	(\$703.95)	\$26,669.45
11/5/2025	DRAFT NUMBER [REDACTED]	[REDACTED]	(\$375.00)	\$26,294.45
11/5/2025	DRAFT NUMBER [REDACTED]	[REDACTED]	(\$350.00)	\$25,944.45
11/7/2025	DRAFT NUMBER [REDACTED]	[REDACTED]	(\$89.35)	\$25,855.10
11/10/2025	DRAFT NUMBER [REDACTED]	[REDACTED]	(\$449.88)	\$25,405.22
11/12/2025	DRAFT NUMBER [REDACTED]	[REDACTED]	(\$90.00)	\$25,315.22
11/13/2025	WITHDRAWAL LOCKHART MANAGEM TYPE: PAYROLL ACH Trace [REDACTED]	[REDACTED]	(\$532.88)	\$24,782.34
11/14/2025	DEPOSIT KALAMAZOO COMM M ACH Trace [REDACTED]	[REDACTED]	\$1,500.00	\$26,282.34
11/14/2025	Deposit Number [REDACTED]	[REDACTED]	\$1,690.00	\$27,972.34
11/19/2025	DRAFT NUMBER [REDACTED]	[REDACTED]	(\$563.07)	\$27,409.27
11/19/2025	DRAFT NUMBER [REDACTED]	[REDACTED]	(\$19,200.53)	\$8,208.74
11/24/2025	Deposit Number [REDACTED]	[REDACTED]	\$700.00	\$8,908.74
11/25/2025	WITHDRAWAL LOCKHART MANAGEM TYPE: PAYROLL ACH Trace [REDACTED]	[REDACTED]	(\$171.24)	\$8,737.50
11/25/2025	WITHDRAWAL LOCKHART MANAGEM TYPE: MGMT Fees ACH Trace [REDACTED]	[REDACTED]	(\$2,089.01)	\$6,648.49
11/28/2025	DRAFT NUMBER [REDACTED]	[REDACTED]	(\$237.05)	\$6,411.44

KPC Money Market Account

12/1/2025

Bank Reconciliation Report
11/30/2025

Posted by: aavis on 12/1/2025

Balance Per Bank Statement as of 11/30/2025	63,789.88
Reconciled Bank Balance	<u>63,789.88</u>
Balance per GL as of 11/30/2025	63,789.88
Reconciled Balance Per G/L	<u>63,789.88</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 Nun	Amount	Balance
11/30/2025	APY Earned 2.00% 11/01/25 to 11/30/25		\$103.75	\$63,789.88

LHAF - Operating Account

12/1/2025

**Bank Reconciliation Report
11/30/2025**

Posted by: aavis on 12/1/2025

Balance Per Bank Statement as of 11/30/2025 14,847.30**Outstanding Checks**

Check Date	Check Number	Payee	Amount
11/19/2025		sugarmhp - Sugarloaf MHP LLC	4,000.00
Less:	Outstanding Checks		4,000.00
	Reconciled Bank Balance		<u>10,847.30</u>

Balance per GL as of 11/30/2025 10,847.30**Reconciled Balance Per G/L 10,847.30****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 11/30/2025

KALAMAZOO COUNTY PUBLIC

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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

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]	\$14,847.30

Commercial Checking - [REDACTED]

Account Summary

Date	Description	Amount
11/01/2025	Beginning Balance	\$42,758.37
	3 Credit(s) This Period	\$15,071.67
	8 Debit(s) This Period	\$42,982.74
11/30/2025	Ending Balance	\$14,847.30

Deposits

Date	Description	Amount
11/17/2025	Deposit	\$1,071.67
	1 item(s) totaling	\$1,071.67

Electronic Credits

Date	Description	Amount
11/07/2025	IB Transfer Deposit Tfer from savings	\$10,000.00
	1 item(s) totaling	\$10,000.00

Other Credits

Date	Description	Amount
11/19/2025	Check Returned [REDACTED] Return Check [REDACTED]	\$4,000.00
	1 item(s) totaling	\$4,000.00

Commercial Checking - [REDACTED] (continued)

Electronic Debits

Date	Description	Amount
11/17/2025	IB Transfer W/D Monthly reserve transfer	\$234.66
11/24/2025	IB Transfer W/D Nov mgmt fee and billbacks	\$207.66
		2 item(s) totaling \$442.32

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
[REDACTED]	11/06/2025	\$728.55	[REDACTED]	11/13/2025	\$3,510.00	[REDACTED]	11/13/2025	\$4,000.00
[REDACTED]	11/06/2025	\$1,247.40	[REDACTED]	11/19/2025	\$28,644.85	[REDACTED]	11/18/2025	\$4,409.62
						6 item(s) totaling \$42,540.42		

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
11/01/2025	\$42,758.37	11/13/2025	\$43,272.42	11/19/2025	\$15,054.96
11/06/2025	\$40,782.42	11/17/2025	\$44,109.43	11/24/2025	\$14,847.30
11/07/2025	\$50,782.42	11/18/2025	\$39,699.81		

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

Account Number: [REDACTED]

Kalamazoo County Public Hearing Committee
Local Housing Assistance Fund Bridge
1/1/2025 to 11/30/2025

**** SEVEN HUNDRED THIRTY EIGHT AND NO/10 DOLLARS ****
12/31/2025 3728.55

Signature: [REDACTED]
Date: [REDACTED]
City: [REDACTED]

\$728.55

Kalamazoo County Public Hearing Committee
Local Housing Assistance Fund Bridge
1/1/2025 to 11/30/2025

**** ONE THOUSAND TWO HUNDRED FORTY SEVEN AND NO/10 DOLLARS ****
10/28/2025 1247.40

Signature: [REDACTED]
Date: [REDACTED]
City: [REDACTED]

\$1,247.40

Kalamazoo County Public Hearing Committee
Local Housing Assistance Fund Bridge
1/1/2025 to 11/30/2025

**** THREE THOUSAND FIVE HUNDRED THIRTY AND NO/10 DOLLARS ****
10/30/2025 3510.00

Signature: [REDACTED]
Date: [REDACTED]
City: [REDACTED]

\$3,510.00

Kalamazoo County Public Hearing Committee
Local Housing Assistance Fund Bridge
1/1/2025 to 11/30/2025

**** TWENTY EIGHT THOUSAND SIX HUNDRED FORTY FOUR AND NO/10 DOLLARS ****
10/14/2025 28644.85

Signature: [REDACTED]
Date: [REDACTED]
City: [REDACTED]

\$28,644.85

Kalamazoo County Public Hearing Committee
Local Housing Assistance Fund Bridge
1/1/2025 to 11/30/2025

**** FOUR THOUSAND AND NO/10 DOLLARS ****
11/04/2025 4000.00

Signature: [REDACTED]
Date: [REDACTED]
City: [REDACTED]

\$4,000.00

Kalamazoo County Public Hearing Committee
Local Housing Assistance Fund Bridge
1/1/2025 to 11/30/2025

**** FOUR THOUSAND FOUR HUNDRED AND EIGHT DOLLARS ****
11/04/2025 4408.62

Signature: [REDACTED]
Date: [REDACTED]
City: [REDACTED]

\$4,409.62

MEMO
Date: 11/17/2025
Star Time: 9:40:30 AM
Amount: 1071.67
Account Number: 111739-5
City: [REDACTED]

\$1,071.67

LHAF - Savings Account

12/1/2025

**Bank Reconciliation Report
11/30/2025**

Posted by: aavis on 12/1/2025

Balance Per Bank Statement as of 11/30/2025	275,857.44
Reconciled Bank Balance	<u>275,857.44</u>
Balance per GL as of 11/30/2025	275,857.44
Reconciled Balance Per G/L	<u>275,857.44</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

11/30/2025

Page

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

The following information is a summary of activity in your account(s) for the month of November 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%	\$313,338.80	\$275,857.44
TOTAL			\$313,338.80	\$275,857.44

Date
11/30/2025

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DETAILED ACCOUNT OVERVIEW

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

Account Summary - Savings

Statement Period	11/1-11/30/2025	Average Daily Balance	\$280,222.75
Previous Period Ending Balance	\$313,338.80	Interest Rate at End of Statement Period	2.25%
Total Program Deposits	0.00	Annual Percentage Yield Earned	2.28%
Total Program Withdrawals	(38,000.00)	YTD Interest Paid	9,261.60
Interest Capitalized	518.64		
Current Period Ending Balance	\$275,857.44		

Account Transaction Detail

Date	Activity Type	Amount	Balance
11/03/2025	Withdrawal	(\$28,000.00)	\$285,338.80
11/10/2025	Withdrawal	(10,000.00)	275,338.80
11/28/2025	Interest Capitalization	518.64	275,857.44

Summary of Balances as of November 30, 2025

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
East West Bank	Pasadena, CA	[REDACTED]	\$28,392.07
Pinnacle Bank	Nashville, TN	[REDACTED]	247,457.25
Western Alliance Bank	Phoenix, AZ	[REDACTED]	8.12

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

12/1/2025

**Bank Reconciliation Report
11/30/2025**

Posted by: aavis on 12/1/2025

Balance Per Bank Statement as of 11/30/2025	53,941.21
Reconciled Bank Balance	<u>53,941.21</u>
Balance per GL as of 11/30/2025	53,941.21
Reconciled Balance Per G/L	<u>53,941.21</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 11/30/2025

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

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
First Rate MM Savings	[REDACTED]	\$53,941.21

First Rate MM Savings - [REDACTED]

Account Summary

Date	Description	Amount
11/01/2025	Beginning Balance	\$53,597.96
	2 Credit(s) This Period	\$343.25
	0 Debit(s) This Period	\$0.00
11/30/2025	Ending Balance	\$53,941.21

Interest Summary

Description	Amount
Annual Percentage Yield Earned	2.49%
Interest Days	30
Interest Earned Not Paid	\$0.00
Interest Paid This Period	\$108.59
Interest Paid Year-to-Date	\$1,355.84

Deposits

Date	Description	Amount
11/30/2025	Accr Earning Pymt Added to Account	\$108.59
		1 item(s) totaling \$108.59

Electronic Credits

Date	Description	Amount
11/17/2025	IB Transfer Deposit Monthly reserve transfer	\$234.66
		1 item(s) totaling \$234.66

Daily Balances

Date	Amount	Date	Amount	Date	Amount
11/01/2025	\$53,597.96	11/17/2025	\$53,832.62	11/30/2025	\$53,941.21