

Kalamazoo County Public Housing Commission

Budget Comparison Cash Flow

Period = Apr 2026

Book = Accrual ; Tree = ysl cfl

	PTD Actual	PTD Budget	Variance	% Var	YTD Actual	YTD Budget	Variance	% Var	Annual
REVENUE:									
Tenant Rents	1,690.00	1,724.00	(34.00)	(1.97)	6,760.00	6,896.00	(136.00)	(1.97)	20,688.00
FUSE Rents	0.00	0.00	0.00	N/A	436.00	0.00	436.00	N/A	0.00
Sugarloaf Rents	5,326.41	7,230.00	(1,903.59)	(26.33)	32,244.31	28,920.00	3,324.31	11.49	86,760.00
County Funds	31,250.00	31,250.00	0.00	0.00	31,250.00	31,250.00	0.00	0.00	125,000.00
Keystone House Rents	700.00	800.00	(100.00)	(12.50)	2,000.00	3,200.00	(1,200.00)	(37.50)	9,600.00
Total Rent Revenue	38,966.41	41,004.00	(2,037.59)	(4.97)	72,690.31	70,266.00	2,424.31	3.45	242,048.00
Interest Income	461.35	120.00	341.35	284.46	1,181.64	480.00	701.64	146.18	1,440.00
Interest Income - LHAF	92.56	700.00	(607.44)	(86.78)	1,521.61	2,800.00	(1,278.39)	(45.66)	8,400.00
Total Financial Revenue	553.91	820.00	(266.09)	(32.45)	2,703.25	3,280.00	(576.75)	(17.56)	9,840.00
KCF Endowment Fund	0.00	0.00	0.00	N/A	0.00	14,841.00	(14,841.00)	(100.00)	14,841.00
TOTAL REVENUE	39,520.32	41,824.00	(2,303.68)	(5.51)	75,393.56	88,387.00	(12,993.44)	(14.70)	266,729.00
Administrative Expenses:									
Subsidy - FUSE	6,478.00	2,119.00	(4,359.00)	(205.71)	15,596.74	8,476.00	(7,120.74)	(84.01)	25,428.00
Bethany House	202.46	1,671.00	1,468.54	87.88	2,115.23	6,684.00	4,568.77	68.35	20,052.00
Millage - Housing	23,542.13	13,547.00	(9,995.13)	(73.78)	64,925.02	54,188.00	(10,737.02)	(19.81)	162,564.00
Millage- Housing Entry Support	0.00	16,666.00	16,666.00	100.00	57,932.10	66,664.00	8,731.90	13.10	200,000.00
Millage - Office Expenses	0.00	205.00	205.00	100.00	0.00	820.00	820.00	100.00	2,460.00
Veterans Homeless Initiative	21,675.19	11,282.00	(10,393.19)	(92.12)	34,358.98	45,128.00	10,769.02	23.86	135,384.00
Office Supplies	18.06	40.00	21.94	54.85	105.88	160.00	54.12	33.83	480.00
Website/Technology Support	34.13	182.00	147.87	81.25	160.13	728.00	567.87	78.00	2,184.00
Management Fee	1,250.00	1,250.00	0.00	0.00	5,000.00	5,000.00	0.00	0.00	15,000.00
Rent Collection/Legal Expense	0.00	200.00	200.00	100.00	0.00	800.00	800.00	100.00	2,400.00
Accounting Expense	0.00	0.00	0.00	N/A	0.00	0.00	0.00	N/A	7,400.00
Misc. Administrative Expenses	22.67	30.00	7.33	24.43	68.10	120.00	51.90	43.25	360.00
Total Administrative Expenses	53,222.84	47,192.00	(6,030.84)	(12.78)	180,262.18	188,768.00	8,505.82	4.51	573,712.00
Financial Expenses:									
Bank Service Charges	0.00	1.00	1.00	100.00	0.00	4.00	4.00	100.00	12.00
Total Financial Expenses	0.00	1.00	1.00	100.00	0.00	4.00	4.00	100.00	12.00
Corporate Expenses:									
(Gain) Loss Benefit Int in KCF	11,563.12	0.00	(11,563.12)	N/A	2,311.69	0.00	(2,311.69)	N/A	0.00
Total Corporate Expenses	11,563.12	0.00	(11,563.12)	N/A	2,311.69	0.00	(2,311.69)	N/A	0.00
TOTAL EXPENSES	64,785.76	47,193.00	(17,592.76)	(37.28)	182,573.87	188,772.00	6,198.13	3.28	573,724.00
NET INCOME / (LOSS)	(25,265.44)	(5,369.00)	(19,896.44)	(370.58)	(107,180.31)	(100,385.00)	(6,795.31)	(6.77)	(306,995.00)
ADJUSTMENTS									
Cash in Bank - LHAF	3,350.99	0.00	3,350.99	N/A	9,289.52	0.00	9,289.52	N/A	0.00
Cash in Bank - Sugarloaf	(473.75)	0.00	(473.75)	N/A	(12,907.69)	0.00	(12,907.69)	N/A	0.00
Savings Account - LHAF	14,682.22	21,416.00	(6,733.78)	(31.44)	91,027.27	85,664.00	5,363.27	6.26	257,000.00
Cash - Money Market	19,856.43	(129.00)	19,985.43	15,492.58	34,336.14	14,107.00	20,229.14	143.40	37,131.00
Note Receivable - Sugarloaf	1,071.67	1,072.00	(0.33)	(0.03)	4,286.68	4,288.00	(1.32)	(0.03)	12,864.00
Reserve - Sugarloaf	(327.22)	0.00	(327.22)	N/A	(1,305.30)	0.00	(1,305.30)	N/A	0.00
Assets Held by KCF	11,563.12	0.00	11,563.12	N/A	2,311.69	0.00	2,311.69	N/A	0.00
Accounts Payable - Other Sugarloaf	0.00	0.00	0.00	N/A	(1,304.37)	0.00	(1,304.37)	N/A	0.00
Tenant Security Deposits Liab.	0.00	0.00	0.00	N/A	(5,065.00)	0.00	(5,065.00)	N/A	0.00
Tenant Security Deposits - Sugarloaf	0.00	0.00	0.00	N/A	3,940.00	0.00	3,940.00	N/A	0.00
Prepaid Rent	(498.53)	0.00	(498.53)	N/A	(1,998.53)	0.00	(1,998.53)	N/A	0.00
Prepaid Rent - Sugarloaf	0.00	0.00	0.00	N/A	1,140.84	0.00	1,140.84	N/A	0.00
TOTAL ADJUSTMENTS	49,224.93	22,359.00	26,865.93	120.16	123,751.25	104,059.00	19,692.25	18.92	306,995.00
CASH FLOW	23,959.49	16,990.00	6,969.49	41.02	16,570.94	3,674.00	12,896.94	351.03	0.00
Beginning Fund Balance	1,464,729.52	1,451,628.39	13,101.13	0.01	1,546,644.39	1,546,644.39	0.00	0.00	1,546,644.39
Ending Fund Balance	1,449,849.65	1,451,628.39	(1,778.74)	(0.00)	1,449,849.65	1,446,259.39	3,590.26	0.00	1,239,649.39

Kalamazoo County Public Housing Commission

Balance Sheet

Period = Apr 2026

Book = Accrual

	Current Balance
ASSETS:	
Current Assets:	
Cash in Bank	26,683.73
Cash in Bank - LHAF	2,600.19
Cash in Bank - Sugarloaf	25,234.05
Savings Account	5.00
Savings Account - LHAF	185,316.15
Cash - Money Market	79,607.23
Lease Receivable	37,481.00
Note Receivable - Sugarloaf	298,994.93
Discount on Note Receivable	-127,117.52
Reserve - Sugarloaf	51,169.08
Total Current Assets	579,973.84
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	196,368.23
Total Other Assets	196,368.23
TOTAL ASSETS	1,595,447.76
LIABILITIES & OWNERS' EQUITY:	
Current Liabilities:	
Accounts Payable - Other	93,986.44
Tenant Security Deposits - Sugarloaf	11,000.00
Total Current Liabilities	104,986.44
Prepaid Revenues:	
Prepaid Rent	-498.53
Prepaid Rent - Sugarloaf	3,629.20
Deferred-in-flows - leases	37,481.00
Total Prepaid Revenues	40,611.67
TOTAL LIABILITIES	145,598.11
Retained Earnings	1,546,644.39

Kalamazoo County Public Housing Commission

Balance Sheet

Period = Apr 2026

Book = Accrual

	Current Balance
Year To Date Earnings	-107,180.31
Contributions/(Distributions)	10,385.57
Total Capital	1,449,849.65
TOTAL LIABILITIES & CAPITAL	1,595,447.76

Income Statement Consolidated

1/1/2026 - 4/30/2026,

KCPHC homes at Sugarloaf - Kalamazoo County Public Housing Commission

Total

Income

Electric Sugarloaf KCPHC	(80.70)
Legal Fees Income	257.20
Rent Income	
Rent Income	32,058.21
Total for Rent Income	32,058.21
Utility Income	
Gas Income	98.64
Water/Sewer Income	(89.04)
Total for Utility Income	9.60
Total Income	32,244.31

Expense

Maintenance & Repair Expense	
Cleaning Expense	425.00
Maintenance & Repair (Home R	1,455.78
Maintenance & Repair Expense	9,771.04
Snow Plow Expense	420.00
Water Testing Expense	660.86
Total for Maintenance & Repair f	12,732.68
Professional Fee Expense	
Accounting	2,180.00
Legal Fees	1,482.17
Management Fee	2,236.40
Total for Professional Fee Expen	5,898.57
Utilities Expense	
Electric Expense	1,953.76
Gas Expense	224.22
Trash Expense	585.00
Water Expense	325.33
Total for Utilities Expense	3,088.31
Total Expense	21,719.56
Net Operating Income	10,524.75
Non-operating Expense	
Depreciation Expense	8,489.68
Total Non-operating Expense	8,489.68
Net Non-operating Income	(8,489.68)
Net Income	2,035.07

Balance Sheet

KCPHC homes at Sugarloaf

Assets

Current Asset

BVPM Operating - KCPHC	23,834.05
Undeposited Funds	1,400.00
Total Current Asset	25,234.05

Fixed Asset

Accumulated Depreciation	(41,387.17)
Residential Real Property	700,397.00
Total Fixed Asset	659,009.83
Total Assets	684,243.88

Liabilities

Current Liability

Prepayments	3,130.67
Security Deposit Liability	11,000.00
Total Current Liability	14,130.67
Total Liabilities	14,130.67

Equity

Capital Contributions	700,397.00
Net Income	2,035.07
Owner Contribution	10,385.57
Retained Earnings	(42,704.43)
Total Equity	670,113.21
Total Liabilities & Equity	684,243.88

KPC Operating Account

5/6/2026

Bank Reconciliation Report 4/30/2026

Posted by: aavis on 5/6/2026

Balance Per Bank Statement as of 4/30/2026 30,948.35
Outstanding Checks

Check Date	Check Number	Payee	Amount
9/11/2023		scho lm - Michael Scholl	45.00
4/28/2026		ba ltek - Bailtek Cleaning & Restoration	185.00
4/28/2026		Intserv - Integrated Services of Kalamazoo	563.07
4/28/2026		submech - R.W. LaPine, Inc.	2,980.00
4/28/2026		certasil - CertiSite, LLC	491.55
Less:	Outstanding Checks		4,264.62
	Reconciled Bank Balance		26,683.73

Balance per GL as of 4/30/2026 26,683.73
Reconciled Balance Per G/L 26,683.73

Difference (Reconciled Bank Balance And Reconciled Balance Per G/L) 0.00

**Kalamazoo County Public Housing Commission
Operating Account**

Date	Description	Check Nun	Amount	Balance
4/1/2026	WITHDRAWAL LOCKHART MANAGEM TYPE: PAYROLL ACH Trace [REDACTED]		(\$71.02)	\$4,728.29
4/2/2026	WITHDRAWAL, DRAFT NUMBER [REDACTED]	4459	(\$234.00)	\$4,494.29
4/6/2026	WITHDRAWAL, DRAFT NUMBER [REDACTED]	4461	(\$173.00)	\$4,321.29
4/10/2026	WITHDRAWAL, DRAFT NUMBER [REDACTED]	4460	(\$563.07)	\$3,758.22
4/11/2026	Deposit Number [REDACTED]		\$1,690.00	\$5,448.22
4/13/2026	WIITHDRAWAL, DRAFT NUMBER [REDACTED]	4458	(\$1,060.00)	\$4,388.22
4/14/2026	Deposit Transfer From [REDACTED] ISK invoice		\$20,000.00	\$24,388.22
4/15/2026	WITHDRAWAL, DRAFT NUMBER [REDACTED]	4462	(\$698.10)	\$23,690.12
4/16/2026	WITHDRAWAL LOCKHART MANAGEM TYPE: PAYROLL ACH Trace [REDACTED]		(\$1,682.62)	\$22,007.50
4/17/2026	WITHDRAWAL, DRAFT NUMBER [REDACTED]	4463	(\$292.41)	\$21,715.09
4/21/2026	WITHDRAWAL LOCKHART MANAGEM TYPE: MGMT Fees ACH Trace [REDACTED]		(\$6.48)	\$21,708.61
4/22/2026	DEPOSIT KALAMAZOO COUNTY ACH Trace [REDACTED]		\$31,250.00	\$52,958.61
4/22/2026	WITHDRAWAL, DRAFT NUMBER [REDACTED]	4465	(\$531.71)	\$52,426.90
4/24/2026	Deposit Number [REDACTED]		\$800.00	\$53,226.90
4/28/2026	WITHDRAWAL LOCKHART MANAGEM TYPE: MGMT Fees ACH Trace [REDACTED]		(\$2,037.38)	\$51,189.52
4/29/2026	Deposit Adjustment by Check Returned		(\$100.00)	\$51,089.52
4/29/2026	Withdrawal Returned check		(\$10.00)	\$51,079.52
4/29/2026	WITHDRAWAL, DRAFT NUMBER [REDACTED]	4466	(\$90.00)	\$50,989.52
4/30/2026	WITHDRAWAL LOCKHART MANAGEM TYPE: PAYROLL ACH Trace [REDACTED]		(\$7.68)	\$50,981.84
4/30/2026	WITHDRAWAL LOCKHART MANAGEM TYPE: Payroll ACH Trace * [REDACTED]		(\$17.76)	\$50,964.08
4/30/2026	WITHDRAWAL, DRAFT NUMBER [REDACTED]	4464	(\$19,569.90)	\$31,394.18
4/30/2026	WITHDRAWAL, DRAFT NUMBER [REDACTED]	4467	(\$273.79)	\$31,120.39
4/30/2026	WITHDRAWAL, DRAFT NUMBER [REDACTED]	4468	(\$172.04)	\$30,948.35

KPC Money Market Account

5/2/2026

Bank Reconciliation Report 4/30/2026

Posted by: aavis on 5/2/2026

Balance Per Bank Statement as of 4/30/2026	79,607.23
Reconciled Bank Balance	<u>79,607.23</u>
Balance per GL as of 4/30/2026	79,607.23
Reconciled Balance Per G/L	<u>79,607.23</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
4/14/2026	Withdrawal Transfer To Share 01 ISK invoice		(\$20,000.00)	\$79,463.66
4/30/2026	APY Earned 2.00% 04/01/26 to 04/30/26		\$143.57	\$79,607.23

LHAF - Operating Account

5/2/2026

Bank Reconciliation Report 4/30/2026

Posted by: aavis on 5/2/2026

Balance Per Bank Statement as of 4/30/2026 6,800.19
Outstanding Checks

Check Date	Check Number	Payee	Amount
4/23/2026		hope - HOPE Thru Navigation	4,200.00
Less:	Outstanding Checks		4,200.00
	Reconciled Bank Balance		<u>2,600.19</u>

Balance per GL as of 4/30/2026	2,600.19
Reconciled Balance Per G/L	<u>2,600.19</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 COM
LOCAL HOUSING ASSISTANCE FUND MILLAGE
2725 AIRVIEW BLVD STE 202
PORTAGE MI 49002-1805

Statement Ending 04/30/2026

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

NOTICE

FNBM has updated our Treasury Management pricing, effective June 1, 2026. You will see the changes reflected on your July 15, 2026, analysis statement. If you have questions, please feel free to contact us at treasurymanagement@fnbmichigan.bank or 269.349.0100.

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]	\$6,800.19

Commercial Checking - [REDACTED]

Account Summary

Date	Description	Amount
04/01/2026	Beginning Balance	\$5,951.18
	3 Credit(s) This Period	\$16,071.67
	4 Debit(s) This Period	\$15,222.66
04/30/2026	Ending Balance	\$6,800.19

Deposits

Date	Description	Amount
04/15/2026	Deposit	\$1,071.67
		1 item(s) totaling \$1,071.67

Electronic Credits

Date	Description	Amount
04/13/2026	IB Transfer Deposit Transfer from savings	\$10,000.00
04/23/2026	IB Transfer Deposit Tfer for Hope thru Navigation	\$5,000.00
		2 item(s) totaling \$15,000.00

Electronic Debits

Date	Description	Amount
04/02/2026	IB ACH Debit Kzoo County Publ Sugarloaf	\$4,400.00
04/16/2026	IB Transfer W/D Monthly reserve transfer	\$234.66
		2 item(s) totaling \$4,634.66

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
[REDACTED]	04/27/2026	\$5,000.00	1279	04/20/2026	\$5,588.00

* Indicates skipped check number

2 item(s) totaling \$10,588.00

Daily Balances

Date	Amount	Date	Amount	Date	Amount
04/01/2026	\$5,951.18	04/15/2026	\$12,622.85	04/23/2026	\$11,800.19
04/02/2026	\$1,551.18	04/16/2026	\$12,388.19	04/27/2026	\$6,800.19
04/13/2026	\$11,551.18	04/20/2026	\$6,800.19		

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]

First National Bank of Michigan
Kalamazoo County Public - Kalamazoo County Public Fund 001
Statement Ending 04/30/2026
Page 4 of 4

Account Number: [REDACTED]
Statement Ending 04/30/2026
Page 4 of 4

Balance Forward \$5,000.00
Debit \$0.00
Credit \$0.00
Balance \$5,000.00

First National Bank of Michigan
Kalamazoo County Public - Kalamazoo County Public Fund 001
Statement Ending 04/30/2026
Page 4 of 4

Account Number: [REDACTED]
Statement Ending 04/30/2026
Page 4 of 4

Balance Forward \$5,588.00
Debit \$0.00
Credit \$0.00
Balance \$5,588.00

First National Bank of Michigan
Kalamazoo County Public - Kalamazoo County Public Fund 001
Statement Ending 04/30/2026
Page 4 of 4

Account Number: [REDACTED]
Statement Ending 04/30/2026
Page 4 of 4

Balance Forward \$1,071.67
Debit \$0.00
Credit \$0.00
Balance \$1,071.67

LHAF - Savings Account

5/2/2026

**Bank Reconciliation Report
4/30/2026**

Posted by: aavis on 5/2/2026

Balance Per Bank Statement as of 4/30/2026	185,316.15
Reconciled Bank Balance	<u>185,316.15</u>
 Balance per GL as of 4/30/2026	 185,316.15
Reconciled Balance Per G/L	<u>185,316.15</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

04/30/2026

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 April 2026 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	2.00%	\$199,998.37	\$185,316.15
TOTAL			\$199,998.37	\$185,316.15

Date
04/30/2026

Page
2 of 2

DETAILED ACCOUNT OVERVIEW

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

Account Summary - Savings

Statement Period	4/1-4/30/2026	Average Daily Balance	\$193,175.63
Previous Period Ending Balance	\$199,998.37	Interest Rate at End of Statement Period	2.00%
Total Program Deposits	0.00	Annual Percentage Yield Earned	2.02%
Total Program Withdrawals	(15,000.00)	YTD Interest Paid	1,472.73
Interest Capitalized	317.78		
Current Period Ending Balance	\$185,316.15		

Account Transaction Detail

Date	Activity Type	Amount	Balance
04/14/2026	Withdrawal	(\$10,000.00)	\$189,998.37
04/24/2026	Withdrawal	(5,000.00)	184,998.37
04/30/2026	Interest Capitalization	317.78	185,316.15

Summary of Balances as of April 30, 2026

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
Eastern Bank	Boston, MA	[REDACTED]	\$185,316.15

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

5/2/2026

Bank Reconciliation Report 4/30/2026

Posted by: aavis on 5/2/2026

Balance Per Bank Statement as of 4/30/2026	51,169.08
Reconciled Bank Balance	<u>51,169.08</u>
Balance per GL as of 4/30/2026	51,169.08
Reconciled Balance Per G/L	<u>51,169.08</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 04/30/2026

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

NOTICE

FNBM has updated our Treasury Management pricing, effective June 1, 2026. You will see the changes reflected on your July 15, 2026, analysis statement. If you have questions, please feel free to contact us at treasurymanagement@fnbmichigan.bank or 269.349.0100.

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]	\$51,169.08

First Rate MM Savings - [REDACTED]

Account Summary

Date	Description	Amount
04/01/2026	Beginning Balance	\$50,841.86
	2 Credit(s) This Period	\$327.22
	0 Debit(s) This Period	\$0.00
04/30/2026	Ending Balance	\$51,169.08

Interest Summary

Description	Amount
Annual Percentage Yield Earned	2.23%
Interest Days	30
Interest Earned Not Paid	\$0.00
Interest Paid This Period	\$92.56
Interest Paid Year-to-Date	\$366.66

Deposits

Date	Description	Amount
04/30/2026	Accr Earning Pymt Added to Account	\$92.56
		1 item(s) totaling \$92.56

Electronic Credits

Date	Description	Amount
04/16/2026	IB Transfer Deposit Monthly reserve transfer	\$234.66
		1 item(s) totaling \$234.66

Daily Balances

Date	Amount	Date	Amount	Date	Amount
04/01/2026	\$50,841.86	04/16/2026	\$51,076.52	04/30/2026	\$51,169.08

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