

Kalamazoo County Public Housing Commission

Budget Comparison Cash Flow

Period = Jul 2026

Book = Accrual ; Tree = ysl_cf

	PTD Actual	PTD Budget	Variance	% Var	YTD Actual	YTD Budget	Variance	% Var	Annual
REVENUE:									
Tenant Rents	1,724.00	1,724.00	0.00	0.00	12,068.00	12,068.00	0.00	0.00	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	8,321.27	7,230.00	1,091.27	15.09	51,464.99	50,610.00	854.99	1.69	86,760.00
County Funds	0.00	31,250.00	(31,250.00)	(100.00)	31,250.00	62,500.00	(31,250.00)	(50.00)	125,000.00
Keystone House Rents	0.00	800.00	(800.00)	(100.00)	3,100.00	5,600.00	(2,500.00)	(44.64)	9,600.00
Total Rent Revenue	10,045.27	41,004.00	(30,958.73)	(75.50)	98,318.99	130,778.00	(32,459.01)	(24.82)	242,048.00
Interest Income	104.13	120.00	(15.87)	(13.22)	1,536.87	840.00	696.87	82.96	1,440.00
Interest Income - LHAF	249.83	700.00	(450.17)	(64.31)	2,394.80	4,900.00	(2,505.20)	(51.13)	8,400.00
Total Financial Revenue	353.96	820.00	(466.04)	(56.83)	3,931.67	5,740.00	(1,808.33)	(31.50)	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	10,399.23	41,824.00	(31,424.77)	(75.14)	102,250.66	151,359.00	(49,108.34)	(32.44)	266,729.00
Administrative Expenses:									
Subsidy - FUSE	349.76	2,119.00	1,769.24	83.49	17,578.82	14,833.00	(2,745.82)	(18.51)	25,428.00
Bethany House	571.53	1,671.00	1,099.47	65.80	4,043.19	11,697.00	7,653.81	65.43	20,052.00
Millage - Housing	8,594.87	13,547.00	4,952.33	36.56	91,587.97	94,829.00	3,241.03	3.42	162,564.00
Millage- Housing Entry Support	45,370.38	16,666.00	(28,704.38)	(172.23)	162,908.62	116,662.00	(46,246.62)	(39.64)	200,000.00
Millage - Office Expenses	1,419.42	205.00	(1,214.42)	(592.40)	1,419.42	1,435.00	15.58	1.09	2,460.00
Veterans Homeless Initiative	24,340.34	11,282.00	(13,058.34)	(115.74)	85,930.13	78,974.00	(6,956.13)	(8.81)	135,384.00
Office Supplies	14.98	40.00	25.02	62.55	142.42	280.00	137.58	49.14	480.00
Website/Technology Support	0.00	182.00	182.00	100.00	1,821.39	1,274.00	(547.39)	(42.97)	2,184.00
Management Fee	1,250.00	1,250.00	0.00	0.00	8,750.00	8,750.00	0.00	0.00	15,000.00
Rent Collection/Legal Expense	0.00	200.00	200.00	100.00	0.00	1,400.00	1,400.00	100.00	2,400.00
Accounting Expense	0.00	0.00	0.00	N/A	7,400.00	7,400.00	0.00	0.00	7,400.00
Misc. Administrative Expenses	12.67	30.00	17.33	57.77	106.11	210.00	103.89	49.47	360.00
Total Administrative Expenses	81,923.75	47,192.00	(34,731.75)	(73.60)	381,688.07	337,744.00	(43,944.07)	(13.01)	573,712.00
Financial Expenses:									
Bank Service Charges	0.00	1.00	1.00	100.00	0.00	7.00	7.00	100.00	12.00
Total Financial Expenses	0.00	1.00	1.00	100.00	0.00	7.00	7.00	100.00	12.00
Corporate Expenses:									
(Gain) Loss Benefit Int in KCF	188.41	0.00	(188.41)	N/A	(19,791.64)	0.00	19,791.64	N/A	0.00
Total Corporate Expenses	188.41	0.00	(188.41)	N/A	(19,791.64)	0.00	19,791.64	N/A	0.00
TOTAL EXPENSES	82,112.16	47,193.00	(34,919.16)	(73.99)	361,896.43	337,751.00	(24,145.43)	(7.15)	573,724.00
NET INCOME / (LOSS)	(71,712.93)	(5,369.00)	(66,343.93)	(1,235.68)	(259,645.77)	(186,392.00)	(73,253.77)	(39.30)	(306,995.00)
ADJUSTMENTS									
Cash in Bank - LHAF	6,134.15	0.00	6,134.15	N/A	7,791.19	0.00	7,791.19	N/A	0.00
Cash in Bank - Sugarloaf	(5,494.12)	0.00	(5,494.12)	N/A	(26,041.01)	0.00	(26,041.01)	N/A	0.00
Savings Account - LHAF	45,347.66	21,416.00	23,931.66	111.75	215,941.58	149,912.00	66,029.58	44.05	257,000.00
Cash - Money Market	(104.13)	4,341.00	(4,445.13)	(102.40)	51,980.91	19,976.00	32,004.91	160.22	37,131.00
Note Receivable - Sugarloaf	1,071.67	1,072.00	(0.33)	(0.03)	7,501.69	7,504.00	(2.31)	(0.03)	12,864.00
Reserve - Sugarloaf	(332.15)	0.00	(332.15)	N/A	(2,296.78)	0.00	(2,296.78)	N/A	0.00
Assets Held by KCF	188.41	0.00	188.41	N/A	(19,791.64)	0.00	(19,791.64)	N/A	0.00
Accounts Payable - Trade	22,243.92	0.00	22,243.92	N/A	22,243.92	0.00	22,243.92	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	0.00	0.00	0.00	N/A	(1,500.00)	0.00	(1,500.00)	N/A	0.00
Prepaid Rent - Sugarloaf	86.16	0.00	86.16	N/A	1,101.14	0.00	1,101.14	N/A	0.00
TOTAL ADJUSTMENTS	69,141.57	26,829.00	42,312.57	157.71	254,501.63	177,392.00	77,109.63	43.47	306,995.00
CASH FLOW	(2,571.36)	21,460.00	(24,031.36)	(111.98)	(5,144.14)	(9,000.00)	3,855.86	42.84	0.00
Beginning Fund Balance	1,354,822.25	1,361,732.09	(6,909.84)	(0.01)	1,542,755.09	1,542,755.09	0.00	0.00	1,542,755.09
Ending Fund Balance	1,283,109.32	1,366,363.09	(73,253.77)	(0.05)	1,283,109.32	1,356,363.09	(73,253.77)	(0.05)	1,235,760.09

Kalamazoo County Public Housing Commission

Balance Sheet

Period = Jul 2026

Book = Accrual

	Current Balance
ASSETS:	
Current Assets:	
Cash in Bank	4,968.65
Cash in Bank - LHAF	4,098.52
Cash in Bank - Sugarloaf	38,367.37
Savings Account	5.00
Savings Account - LHAF	60,401.84
Cash - Money Market	61,962.46
Lease Receivable	18,740.62
Note Receivable - Sugarloaf	295,779.92
Discount on Note Receivable	(118,211.12)
Reserve - Sugarloaf	52,160.56
Total Current Assets	418,273.82
Fixed Assets:	
Land	32,335.00
Homes	829,737.00
Accumulated Depreciation	(73,138.55)
Total Fixed Assets	788,933.45
Other Assets:	
Assets Held by KCF	225,462.53
Total Other Assets	225,462.53
TOTAL ASSETS	1,432,669.80
LIABILITIES & OWNERS' EQUITY:	
Current Liabilities:	
Accounts Payable - Trade	22,243.92
Accounts Payable - Other	93,986.44
Tenant Security Deposits - Sugarloaf	11,000.00
Total Current Liabilities	127,230.36
Prepaid Revenues:	
Prepaid Rent - Sugarloaf	3,589.50
Deferred-in-flows - leases	18,740.62
Total Prepaid Revenues	22,330.12
TOTAL LIABILITIES	149,560.48
Retained Earnings	1,542,755.09

Kalamazoo County Public Housing Commission

Balance Sheet

Period = Jul 2026

Book = Accrual

	<u>Current Balance</u>
Year To Date Earnings	(259,645.77)
Total Capital	1,283,109.32
TOTAL LIABILITIES & CAPITAL	1,432,669.80

Income Statement Consolidated 1/1/2026 - 7/31/2026,

KCPHC homes at Sugarloaf - Kalamazoo County Public Housing Commissi

Total

Income

Electric - Sugarloaf KCPHC	135.33
Legal Fees Income	357.83
Rent Income	
Rent Income	50,239.17
Total for Rent Income	50,239.17
Utility Income	
Electric Income	158.52
Gas Income	98.64
Water/Sewer Income	475.50
Total for Utility Income	732.66
Total Income	51,464.99

Expense

Culligan Water	424.98
Maintenance & Repair Expense	
Cleaning Expense	425.00
Landscaping	1,500.00
Maintenance & Repair (Home Reno)	1,455.78
Maintenance & Repair Expense	10,168.98
Snow Plow Expense	420.00
Water Testing Expense	660.86
Total for Maintenance & Repair Expense	14,630.62
Professional Fee Expense	
Accounting	2,180.00
Legal Fees	3,391.84
Management Fee	4,550.00
Total for Professional Fee Expense	10,121.84
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	28,265.75
Net Operating Income	23,199.24
Non-operating Expense	
Depreciation Expense	14,856.94
Total Non-operating Expense	14,856.94
Net Non-operating Income	(14,856.94)
Net Income	8,342.30

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

BVPM Operating - KCPHC	37,518.92
BVPM Operating - KCPHC - Pending EFTs	848.45
Total Current Asset	38,367.37

Fixed Asset

Accumulated Depreciation	(47,754.43)
Residential Real Property	700,397.00
Total Fixed Asset	652,642.57
Total Assets	691,009.94

Liabilities**Current Liability**

Prepayments	3,589.50
Security Deposit Liability	11,000.00
Total Current Liability	14,589.50
Total Liabilities	14,589.50

Equity

Capital Contributions	700,397.00
Net Income	8,342.30
Owner Contribution	10,385.57
Retained Earnings	(42,704.43)
Total Equity	676,420.44
Total Liabilities & Equity	691,009.94

KPC Operating Account

8/3/2026

Bank Reconciliation Report 7/31/2026

Posted by: aavis on 8/3/2026

Balance Per Bank Statement as of 7/31/2026 5,998.00

Outstanding Checks

Check Date	Check Number	Payee	Amount
9/11/2023		schollm - Michael Scholl	45.00
6/25/2026		chart - Charter Communications	292.41
7/28/2026		consum - Consumers Energy	68.24
7/28/2026		consum - Consumers Energy	60.63
7/31/2026		intserv - Integrated Services of Kalamazoo	563.07
Less:	Outstanding Checks		1,029.35
	Reconciled Bank Balance		<u>4,968.65</u>

Balance per GL as of 7/31/2026 4,968.65

Reconciled Balance Per G/L 4,968.65

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



LAKE MICHIGAN CREDIT UNION
P.O. Box 2848
Grand Rapids, MI 49501-2848

07/01/2026 - 07/31/2026
Your Account Number

Page 1 of 2

KAL CNTY PUBLIC HOUSING COMMSN
PO BOX 467
PORTAGE MI 49081-0467

Here's a word to the wise: Wallet Wisdom Insights is now available in LMCU Online Banking and the latest version of our mobile app! Log in now to meet your personalized financial ally, complete with tips, tools, alerts, quizzes, and more, all tailored to your spending and saving habits. Or, visit Go.LMCU.org/Wallet-Wisdom-Insights to learn more about how Wallet Wisdom Insights can help you understand your money and achieve your goals.

Summary-Share Accounts

ID#	Type	Beginning Balance	Ending Balance
00	MEMBER SAVINGS	\$5.00	\$5.00
01	BUSINESS STANDARD CHECKING	\$8,692.13	\$5,998.00
02	MAX MONEY MARKET	\$61,858.33	\$61,962.46
	Total		\$67,965.46

MEMBER SAVINGS

Share Account ID 00

Trans	Eff Date	Transaction	Withdrawal	Deposit	Balance
		Beginning Balance			\$5.00
		Ending Balance			\$5.00

BUSINESS STANDARD CHECKING

Share Account ID 01

Trans	Eff Date	Transaction	Withdrawal	Deposit	Balance
		Beginning Balance			\$8,692.13
Jul 08	Jul 08	Draft	(\$251.64)		\$8,440.49
Jul 09	Jul 09	Withdrawal ACH LOCKHART MANAGEM TYPE: PAYROLL* ID: LOCKHART MANAGEM	(\$17.78)		\$8,422.71
Jul 10	Jul 10	Draft	(\$563.07)		\$7,859.64
Jul 14	Jul 14	Draft	(\$90.00)		\$7,769.64
Jul 15	Jul 15	Deposit Bulk		\$1,724.00	\$9,493.64
Jul 16	Jul 16	Draft	(\$644.78)		\$8,848.86
Jul 21	Jul 21	Draft	(\$220.40)		\$8,628.46
Jul 23	Jul 23	Withdrawal ACH LOCKHART MANAGEM TYPE: PAYROLL* ID: CO: LOCKHART MANAGEM	(\$221.42)		\$8,407.04
Jul 23	Jul 23	Draft	(\$104.86)		\$8,302.18
Jul 23	Jul 23	Draft	(\$292.88)		\$8,009.30
Jul 30	Jul 30	Withdrawal ACH LOCKHART MANAGEM TYPE: PAYROLL* ID: CO: LOCKHART MANAGEM	(\$1.25)		\$8,008.05
Jul 30	Jul 30	Withdrawal ACH LOCKHART MANAGEM TYPE: MGMT Fees* ID: CO: LOCKHART MANAGEM	(\$2,010.05)		\$5,998.00
Jul 31		Ending Balance			\$5,998.00

—continued on the following page—

LAKE MICHIGAN CREDIT UNION | P.O. Box 2848 | Grand Rapids, MI 49501-2848
1-800-242-9790 | lmcu.org

KPC Money Market Account

8/3/2026

Bank Reconciliation Report 7/31/2026

Posted by: aavis on 8/3/2026

Balance Per Bank Statement as of 7/31/2026	61,962.46
Reconciled Bank Balance	<u>61,962.46</u>
Balance per GL as of 7/31/2026	61,962.46
Reconciled Balance Per G/L	<u>61,962.46</u>
Difference (Reconciled Bank Balance And Reconciled Balance Per G/L)	<u><u>0.00</u></u>

Checking Account Summary

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
	Jul 08	\$251.64		Jul 16	\$644.78		Jul 23	\$292.88
	Jul 10	\$563.07		Jul 23	\$104.86			
	Jul 14	\$90.00		Jul 21	\$220.40			
Total Checks Cleared		7	\$2,167.63					

The Asterisk (*) Indicates a break in check sequence.

MAX MONEY MARKET

Share Account

Trans	Eff Date	Transaction	Withdrawal	Deposit	Balance
Jul 01		Beginning Balance			\$61,858.33
Jul 31	Jul 31	Deposit Dividend Tiered Rate		\$104.13	\$61,962.46
		***Annual Percentage Yield Earned 2.000% from 07/01/2026 to 07/31/2026			
Jul 31		Ending Balance			\$61,962.46

Dividend Summary

Account	Dividends Year To Date
MEMBER SAVINGS	\$0.00
BUSINESS STANDARD CHECKING	\$0.00
MAX MONEY MARKET	\$1,219.09
Total	\$1,219.09

This interest only reflects shares currently opened. A year end tax form will be sent, if eligible, detailing total interest for the year.

Your current account relationship is VIP

LHAF - Operating Account

8/3/2026

Bank Reconciliation Report 7/31/2026

Posted by: aavis on 8/3/2026

Balance Per Bank Statement as of 7/31/2026 49,468.90
Outstanding Checks

Check Date	Check Number	Payee	Amount
7/20/2026		Intserv - Integrated Services of Kalamazoo	45,370.38
Less:	Outstanding Checks		45,370.38
	Reconciled Bank Balance		<u>4,098.52</u>

Balance per GL as of 7/31/2026 4,098.52
Reconciled Balance Per G/L 4,098.52

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

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]	\$49,468.90

Commercial Checking - [REDACTED]

Account Summary

Date	Description	Amount
07/01/2026	Beginning Balance	\$10,232.67
	2 Credit(s) This Period	\$46,571.67
	4 Debit(s) This Period	\$7,335.44
07/31/2026	Ending Balance	\$49,468.90

Deposits

Date	Description	Amount
07/23/2026	Deposit	\$1,071.67
		1 item(s) totaling \$1,071.67

Electronic Credits

Date	Description	Amount
07/20/2026	IB Transfer Deposit Tfer for ISK Qtr 3 Expenses	\$45,500.00
		1 item(s) totaling \$45,500.00

Electronic Debits

Date	Description	Amount
07/03/2026	IB ACH Debit Kzoo County Publ Sugarloaf	\$4,400.00
07/17/2026	IB Transfer W/D Monthly reserve transfer	\$234.66

Commercial Checking - [REDACTED] (continued)

Electronic Debits (continued)

Date	Description	Amount
07/29/2026	IB Transfer W/D Jul mgmt fee & billbacks	\$200.78
		3 item(s) totaling \$4,835.44

Checks Cleared

Check Nbr	Date	Amount
[REDACTED]	07/08/2026	\$2,500.00

* Indicates skipped check number 1 item(s) totaling \$2,500.00

Daily Balances

Date	Amount	Date	Amount	Date	Amount
07/01/2026	\$10,232.67	07/17/2026	\$3,098.01	07/29/2026	\$49,468.90
07/03/2026	\$5,832.67	07/20/2026	\$48,598.01		
07/08/2026	\$3,332.67	07/23/2026	\$49,669.68		

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

\$1,071.67

LHAF - Savings Account

8/3/2026

**Bank Reconciliation Report
7/31/2026**

Posted by: aavis on 8/3/2026

Balance Per Bank Statement as of 7/31/2026	60,401.84
Reconciled Bank Balance	<u>60,401.84</u>
 Balance per GL as of 7/31/2026	 60,401.84
Reconciled Balance Per G/L	<u>60,401.84</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

Phone: (269) 349-0100

269-349-0100

treasurymanagement@fnbmichigan.bank

www.fnbmichigan.bank



Address:

Kalamazoo County Public Housing

Period:

07/31/2026

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 July 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
[REDACTED]	Savings	7.00%	\$105,749.50	\$60,401.84
TOTAL			\$105,749.50	\$60,401.84

Date
07/31/2026

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DETAILED ACCOUNT OVERVIEW

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

Account Summary - Savings

Statement Period	7/1-7/31/2026	Average Daily Balance	\$89,609.25
Previous Period Ending Balance	\$105,749.50	Interest Rate at End of Statement Period	2.00%
Total Program Deposits	0.00	Annual Percentage Yield Earned	2.02%
Total Program Withdrawals	(45,500.00)	YTD Interest Paid	2,058.42
Interest Capitalized	152.34		
Current Period Ending Balance	\$60,401.84		

Account Transaction Detail

Date	Activity Type	Amount	Balance
07/21/2026	Withdrawal	(\$45,500.00)	\$60,249.50
07/31/2026	Interest Capitalization	152.34	60,401.84

Summary of Balances as of July 31, 2026

FDIC-Insured Institution	City/State	Balance
Western Alliance Bank	Phoenix, AZ	\$60,401.84

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

8/3/2026

**Bank Reconciliation Report
7/31/2026**

Posted by: aavis on 8/3/2026

Balance Per Bank Statement as of 7/31/2026	52,160.56
Reconciled Bank Balance	<u>52,160.56</u>
 Balance per GL as of 7/31/2026	 52,160.56
Reconciled Balance Per G/L	<u>52,160.56</u>
 Difference	
(Reconciled Bank Balance And Reconciled Balance Per G/L)	<u><u>0.00</u></u>

FIRST NATIONAL BANK
of Michigan
 348 West Michigan Avenue
 Kalamazoo, MI 49007

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

Statement Ending 07/31/2026

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

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]	\$52,160.56

First Rate MM Savings - [REDACTED]

Account Summary

Date	Description	Amount
07/01/2026	Beginning Balance	\$51,828.41
	2 Credit(s) This Period	\$332.15
	0 Debit(s) This Period	\$0.00
07/31/2026	Ending Balance	\$52,160.56

Interest Summary

Description	Amount
Annual Percentage Yield Earned	2.23%
Interest Days	31
Interest Earned Not Paid	\$0.00
Interest Paid This Period	\$97.49
Interest Paid Year-to-Date	\$654.16

Deposits

Date	Description	Amount
07/31/2026	Accr Earning Pymt Added to Account	\$97.49
		1 item(s) totaling \$97.49

Electronic Credits

Date	Description	Amount
07/17/2026	IB Transfer Deposit Monthly reserve transfer	\$234.66
		1 item(s) totaling \$234.66

Daily Balances

Date	Amount	Date	Amount	Date	Amount
07/01/2026	\$51,828.41	07/17/2026	\$52,063.07	07/31/2026	\$52,160.56

