

Lowell Area Fire and
Emergency Services Authority
Lowell Area Fire Department, 315 S. Hudson St. Lowell, MI 49331
616-897-7354



Tuesday, August 13, 2024

LOWELL AREA FIRE AND EMERGENCY
SERVICES AUTHORITY
MEETING NOTICE

Thursday, August 15th AT 7:00 P.M.

AT

LOWELL FIRE DEPARTMENT
315 S. HUDSON
LOWELL, MI 49331

Join Zoom Meeting

<https://us05web.zoom.us/j/89214817712?pwd=owPlrFQp5RIHGS2A1utglU1Z47sg7E.1>

Meeting ID: 892 1481 7712

Passcode: 923396



Lowell Area Fire and
Emergency Services Authority
Agenda

315 South Hudson
Lowell, Michigan 49331
Phone (616) 897-7354

For the regular meeting of
Thursday August 15th, 2024 at 7:00 PM
@ Look Memorial Fire Station

1. ROLL CALL OF MEMBERS
2. APPROVAL OF THE AGENDA
3. APPROVAL OF THE MINUTES
 - A. Approval of the Regular Meeting Minutes from Thursday July 25th, 2024.
 - B. Approval of Special Workshop Meeting August 12th, 2024
4. FIRE CHIEF'S REPORT AND UPDATES
5. FINANCIAL REPORTS
 - A. Financial Report July, 2024
6. PUBLIC COMMENT (MAXIMUM OF 2 MINUTES PER SPEAKER)
7. GUEST SPEAKER
8. OLD BUSINESS
 - A. Joint meeting discussion – Cal Brinks
 - B. Administrative Policies Updates and Reviews
9. NEW BUSINESS
 - A. Audit Report
10. COMMITTEE REPORTS
 - A. Capital Appropriations – Mike, Jessica
 - B. Financial – Carl, Tim
 - C. Member Liaison – Kate, Mike
 - D. Personnel Review – Kate, Jessica
 - E. Long Range Planning Committee – Tim, Carl, Jessica, Kate
12. MEMBER COMMENTS
13. DATE FOR NEXT MEETING(S)
September 12th, 2024 at 7:00 PM
14. ADJOURNMENT

Lowell Area Fire & Emergency Services Board
Meeting Minutes
Thursday, July 25, 2024

Meeting called to order at 7:02pm

1. ROLL CALL OF MEMBERS. PRESENT: Jessica Marks, Tim Wittenbach, Carlton Blough, Emma Wickstrom, Kate Dernocoeur. ABSENT: Mike DeVore
2. APPROVAL OF THE AGENDA. Moved by Wittenbach, seconded by Dernocoeur to approve the agenda as presented. All approved
3. APPROVAL OF THE MINUTES. Moved by Blough, seconded by Wikstrom to approve as presented. All approved.
4. FIRE CHIEF'S REPORT & UPDATE. The department ran 113 calls in June (600 for the halfway point of the year). Will attempt some cost recovery for assisting with a bomb scare.
Training: several members attended a multi-day high-angle rescue course (Lake Odessa).
Prevention. Six smoke detectors installed, concert standbys, end of school activities for kids. All engines pump were tested. E2, E3 still need repair. Annual tests done SCBAs (warranty covered repairs). Highest call volume hours 4p-8p = common trend. Cost recovery for wire down calls is possible when they last more than 2+ hours.
5. FINANCIAL REPORTS.
 - A. Financial Report for June 2024: Motion to approve the June financial report by Dernocoeur, seconded by Blough. Discussion: the year ended \$23,000 to the positive. That includes the \$7290 Cable grant, which will be spent as promised. Velzen suggested it be set aside in the CLASS account with its own designation to start building a fund balance. Motion by Dernocoeur seconded by Wikstrom to deposit such excess funds in a MI-CLASS account of its own to help us keep tabs on the fund balance. After discussion, all approved. Further discussion to accept financial report. Blough reported that the bank's \$6 monthly fee covers electronic payments to members. Vote: all agreed.
6. PUBLIC COMMENT. None
7. GUEST SPEAKER. None
8. OLD BUSINESS.
 - A. Joint Meeting discussion - Cal Brinks. Main points of the lengthy discussion:
 - Velzen introduced Cal Brinks and summarized a preliminary discussion meeting that included Dernocoeur. Brinks summarized his experience & background.
 - Velzen suggested holding off on a planned joint meeting, instead suggesting that the Board meet in special workshop sessions to build a road map and longterm proposal to take to the eventual joint meeting.
 - The needs include staffing + capital expense planning, how to fund the future, and how to get there with an eye for the best strategic funding/financial model.

– Dernocoeur: We (the Board, not Velzen) need to have dedicated workshop meetings to build this process in order to stop kicking the can down the road.

– Brinks suggested three things: 1) find answers for the assessment formula, 2) plan and budget for a realistic capital campaign, 3) create a longterm strategic plan for staffing, facilities, and operations. Think about adding a capital line to the next budget & explain to munis why that's important to address going forward. When approaching elected officials, make it clear what you're asking them to do.

Motion by Marks, seconded by Dernocoeur: Create a special committee for the purpose of researching a potential plan for a longrange plan. Discussion: meetings are with the committee but are open to all. Committee: Blough, Dernocoeur, Marks, plus Brinks and Velzen assisting. Add Longrange Planning Committee to Committee reports for the Agenda. Brinks: cover my mileage & decide value of his work at the end. Vote: all agreed.

B. Administrative Policies Update/Review: Kate is working on them and they are well underway.

9. NEW BUSINESS. None

10. COMMITTEE REPORTS

A. Capital Appropriations (Devore/Wittenbach): none

B. Financial (Blough/Wikstrom): The new fiscal year has begun & everyone is paid up. Velzen will begin invoicing municipalities prior to the meeting when they will vote to approve the next payment. Also, the fundraising account has been moved into a CD for 6 months, due in December.

C. Member Liaison (DeVore/Dernocoeur): none

D. Personnel Review (Marks/Dernocoeur): Velzen's 90day review report was sent to everyone recently.

Chairman Marks questioned whether it's time to revisit committee assignments. Discussion. New assignments:

- Capital Appropriations: Marks, DeVore
- Finance: Blough, Wittenbach
- Member Liaison: DeVore, Dernocoeur
- Personnel Review: Wikstrom, Dernocoeur
- Longrange Planning: Marks, Blough, Dernocoeur

12. MEMBER COMMENTS

Marks: celebrating new status as mommo!

Wittenbach: Asked about upcoming Fair arrangements. Velzen addressed all concerns.

Wittenbach: Asked about the current roster. Velzen addressed upcoming on-boarding of two more personnel.

Dernocoeur: Expressed appreciation for the work of the entire department.

Wittenbach: Addressed acknowledgment of departing people. Velzen: two recent resignations: James Bolen after 14 yrs, and Brenda Herron after almost 4 years. Command staff is working on some guidelines re: acknowledging years of service so it is in place.

13. DATE FOR NEXT MEETING: NOTE: changed from Aug.8 to Aug.15, 2024.

14. ADJOURNMENT: Motion to adjourn by Dernocoeur, seconded by Wikstrom. All approved

at 2029hrs

14. Adjourn:

Lowell Area Fire and
Emergency Services Authority
Lowell Area Fire Department, 315 S. Hudson St. Lowell, MI 49331
616-897-7354



Friday, August 02, 2024

Fire Authority Board:

Calls and Response:

During the month of July, the department responded to 70 calls. July was a slower month for calls. Department was dispatched to a mutual aid house fire in Bowne Township. Department responded to 4 motor vehicle accidents. Included in that was a vehicle chase that took place near the station. 18 calls for the month included assists to the public for fire alarm issues, public assistance, and good intent.

Training:

LAFD had two weekends for trainings. Department trained on hose line deployment, drafting, extrication, vehicle stabilization, and ICS with the KCYF. The Officers were able to train with Kent County Emergency Management and have input on an IAP for the Grand Agriculture Center. Team training for the month covered gear inspection and SCBA training.

Prevention and Community Wellness:

Department sponsored installing smoke detectors at 8 different residences. Concert medical standby continued through the month. Riverwalk weekend was a busy weekend. Department participated in providing coverage during the multiple events from fireworks, kayak race, concerts, fire safety booth, fire truck tours. Department also had home school kids tour the station and safety house as well as Immerring Imagination summer school group. Over 50 people were able to go through the fire safety experience.

Support Service:

Truck DOT's and hose testing are in process of being scheduled. Ram pickup truck has been listed for sale. Looking to schedule Tender 6 for warranty on paint.

Upcoming events include:

- Fair at the Grand Agriculture Center, Greenville Fireman parade
- Blood Borne Pathogens, forceable entry training
- Pump training, Fire hose operations

If there are any questions on items not covered or more information needed, please reach out to me.

Thanks

Corwin Velzen

Fire Chief

Lowell Area Fire Department



Lowell Area Fire Department

315 S. Hudson, Lowell, MI 49331

Phone: 616-897-7354

Incidents By Zone

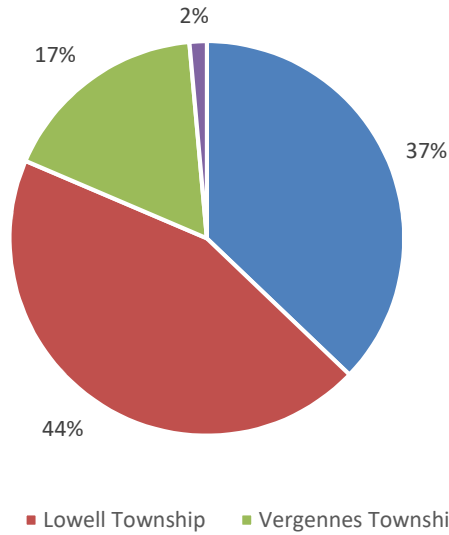
Filter: Incident.Date Filters Year is equal to 2024

AND Incident.Date Filters Month is equal to Jul

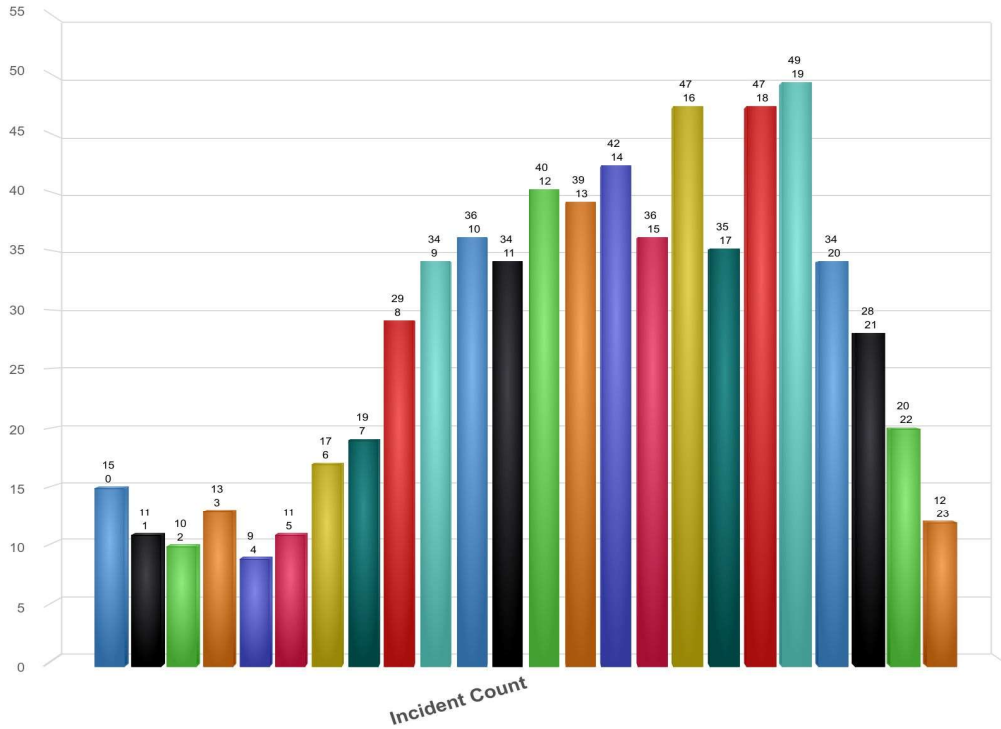
Zone	Incident Type Code	Incident Type Name	Incident Number Count
Bowne Township			
	111	Building fire	1
Bowne Township Total			1
City of Lowell			
	311	Medical assist, assist EMS crew	2
	320	Emergency medical service incident, other	1
	321	EMS call, excluding vehicle accident with injury	13
	322	Motor vehicle accident with injuries	1
	412	Gas leak (natural gas or LPG)	2
	444	Power line down	1
	554	Assist invalid	1
	600	Good intent call, other	1
	611	Dispatched & canceled en route	3
	700	False alarm or false call, other	1
City of Lowell Total			26
Lowell Township			
	321	EMS call, excluding vehicle accident with injury	18
	322	Motor vehicle accident with injuries	2
	324	Motor vehicle accident with no injuries.	1
	444	Power line down	1
	554	Assist invalid	2
	600	Good intent call, other	2
	611	Dispatched & canceled en route	4
	746	Carbon monoxide detector activation, no CO	1
Lowell Township Total			31
Vergennes Township			
	321	EMS call, excluding vehicle accident with injury	6
	444	Power line down	1
	554	Assist invalid	1
	600	Good intent call, other	1
	611	Dispatched & canceled en route	1
	743	Smoke detector activation, no fire - unintentional	1
	745	Alarm system activation, no fire - unintentional	1
Vergennes Township Total			12
Total			70

Zone	IncidentCount	ManHours
City of Lowell	26	40:38:00
Lowell Township	31	70:51:46
Vergennes Township	12	25:57:58
Bowne	1	37:02:04

IncidentCount



Incidents By Hour of Day
01/01/2024-12/31/2024



Total of Hour: 667

Lowell Fire Authority
Statement of Revenues, Expenditures, and Changes in Fund Balances
For the One and One Month Ended July 2024

	Current Month	General Fund Year to date	Budget	Available Balance	% of the budget used
Revenues					
Lowell Township	75,197.65 \$	75,197.65	300,790.61 \$	225,592.96	25.00%
Vergennes Township	54,868.44	54,868.44	219,473.75	164,605.31	25.00%
City of Lowell	57,718.91	57,718.91	230,875.64	173,156.73	25.00%
Cost of Recovery Program	-	-	-	-	#DIV/0!
Grants	-	-	-	-	#DIV/0!
State of MI Grant	-	-	-	-	#DIV/0!
Cable Fund Grant	(6,298.26)	(6,298.26)	-	6,298.26	#DIV/0!
Interest and Dividends	216.55	216.55	-	(216.55)	#DIV/0!
Misc. Income	828.08	828.08	-	(828.08)	#DIV/0!
Total Revenues	\$ 182,531.37 \$	182,531.37 \$	751,140.00 \$	568,608.63	24.30%

Expenditures

Salaries--Part time	-	-	82,040.00	82,040.00	0.00%
Employee Health Insurance	1,700.60	1,700.60	20,000.00	18,299.40	8.50%
Salaries--Permanent	1,677.69	1,677.69 \$	95,000.00 \$	93,322.31	1.77%
Salaries--Temporary	-	-	230,000.00	230,000.00	0.00%
Payroll Taxes	419.28	419.28	30,000.00	29,580.72	1.40%
Worker's Compensation	-	-	20,000.00	20,000.00	0.00%
Deferred Wages	-	-	12,000.00	12,000.00	0.00%
Office Supplies	98.08	98.08	2,000.00	1,901.92	4.90%
Operating Supplies	799.04	799.04	50,000.00	49,200.96	1.60%
Fuel	369.22	369.22	15,000.00	14,630.78	2.46%
Professional Services					
Legal	44.00	44.00	3,000.00	2,956.00	1.47%
Accounting	600.00	600.00	10,000.00	9,400.00	6.00%
Auditing	-	-	5,500.00	5,500.00	0.00%
Biocare	-	-	13,000.00	13,000.00	0.00%
Kent County Fire Assessment	-	-	18,000.00	18,000.00	0.00%
Other Memberships	298.18	298.18	2,500.00	2,201.82	11.93%
Communications	63.52	63.52	19,000.00	18,936.48	0.33%
Travel Expenses	-	-	5,500.00	5,500.00	0.00%
Insurance	13,912.00	13,912.00	14,000.00	88.00	99.37%
Public Utilities	345.31	345.31	18,000.00	17,654.69	1.92%
Repair and Maintenance--Buildings	234.95	234.95	12,000.00	11,765.05	1.96%
Repair and Maintenance--Vehicles	79.05	79.05	24,000.00	23,920.95	0.33%
Repair and Maintenance--Other	747.50	747.50	4,800.00	4,052.50	15.57%
Miscellaneous	38.00	38.00	1,800.00	1,762.00	2.11%
Public Education	452.91	452.91	3,000.00	2,547.09	15.10%
Training	111.65	111.65	21,000.00	20,888.35	0.53%
Contingency Fund	-	-	20,000.00	20,000.00	0.00%
Capital Expenses	-	-	-	-	#DIV/0!
Building Upgrades	-	-	-	-	#DIV/0!
Fire & Rescue Vehicle Equipment	-	-	-	-	#DIV/0!
Fire Vehicles	-	-	-	-	#DIV/0!
Capital Expense - Other	-	-	-	-	#DIV/0!
TOTAL Expenditures	\$ 21,990.98 \$	21,990.98 \$	751,140.00 \$	729,149.02	2.93%
INCREASE/DECREASE IN NET ASSETS	160,540.39	160,540.39	-	(160,540.39)	
Beginning Net Assets	\$	23,218.72 \$	23,218.72		
Ending Net Assets	\$	183,759.11 \$	23,218.72		

Lowell Area Fire and Emergency Services Authority
Statement of Net Position
July 31, 2024

		<u>ASSETS</u>
		Unrestricted
Current Assets	Cash	\$ 177,980.86
	Due from Lowell Township	-
	Due from Vergennes Township	0.40
	Due from City of Lowell	-
	TOTAL Current Assets	<u>177,981.26</u>
Fixed Assets	Furniture and Equipment	-
	TOTAL ASSETS	<u>\$ 177,981.26</u>
Current Liabilities		<u>LIABILITIES AND NET ASSETS</u>
	Payroll Clearing	-
	Deferred Revenue	-
	Accounts Payable	\$ (5,777.85)
	Accrued Payroll	
	Payroll liabilities	
Long-Term Liabilities	TOTAL Current Liabilities	<u>(5,777.85)</u>
Net Assets	TOTAL Long-Term liabilities	<u>-</u>
	Beginning Net Assets	23,218.72
	Increase (Decrease) Net Assets	<u>160,540.39</u>
	TOTAL Net Assets	183,759.11
	TOTAL LIABILITIES AND NET ASSETS	<u>\$ 177,981.26</u>

	Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
Ordinary Income/Expense									
Income									
70002 · Cable Fund Grant									
	Bill	07/01/2024	5213027	Amazon.com	Order 5213027	20000 · Accounts Payable	1,227.92		-1,227.92
	Bill	07/01/2024	6862652	Amazon.com	Order 6862652	20000 · Accounts Payable	1,013.94		-2,241.86
	Bill	07/01/2024	8473830	Amazon.com	Order 8473830	20000 · Accounts Payable	857.97		-3,099.83
	Bill	07/01/2024	8488209	Amazon.com	Order 8488209	20000 · Accounts Payable	3,297.00		-6,396.83
	Bill	07/11/2024	6521830	Amazon.com	Order 6521830	20000 · Accounts Payable	274.15		-6,670.98
	Credit	07/22/2024	Order 5213027	Amazon.com	Order 5213027	20000 · Accounts Payable		124.24	-6,546.74
	Credit	07/22/2024	Order 5213027-2	Amazon.com	Order 5213027	20000 · Accounts Payable		62.12	-6,484.62
	Credit	07/22/2024	Order 5213027-3	Amazon.com	Order 5213027	20000 · Accounts Payable		62.12	-6,422.50
	Credit	07/22/2024	Order 5213027-4	Amazon.com	Order 5213027	20000 · Accounts Payable		62.12	-6,360.38
	Credit	07/22/2024	Order 5213027-5	Amazon.com	Order 5213027	20000 · Accounts Payable		62.12	-6,298.26
Total 70002 · Cable Fund Grant							6,670.98	372.72	-6,298.26
47900 · Member Dues									
Lowell Township									
	Invoice	07/01/2024	103	Lowell Township	1st Quarter Services July - September 2024	11000 · Accounts Receivable		75,197.65	75,197.65
Total Lowell Township							0.00	75,197.65	75,197.65
Vergennes Township									
	Invoice	07/01/2024	105	Vergennes Township	1st Quarter Services July - September 2024	11000 · Accounts Receivable		54,868.44	54,868.44
Total Vergennes Township							0.00	54,868.44	54,868.44
City of Lowell									
	Invoice	07/01/2024	104	City of Lowell	1st Quarter Services July- September 2024	11000 · Accounts Receivable		57,718.91	57,718.91
Total City of Lowell							0.00	57,718.91	57,718.91
Total 47900 · Member Dues							0.00	187,785.00	187,785.00
Interest Income									
	Deposit	07/31/2024			Deposit	2 · Checking Mercantile		26.38	26.38
	Deposit	07/31/2024			Deposit	Michigan CLASS		190.17	216.55
Total Interest Income							0.00	216.55	216.55
Other Income									
	Deposit	07/12/2024			Address Sign	2 · Checking Mercantile		15.00	15.00
	Deposit	07/18/2024			Address Sign	2 · Checking Mercantile		15.00	30.00
	Deposit	07/29/2024			-MULTIPLE-	2 · Checking Mercantile		798.08	828.08
Total Other Income							0.00	828.08	828.08
Total Income							6,670.98	189,202.35	182,531.37
Gross Profit							6,670.98	189,202.35	182,531.37
Expense									
00011 · Wages-Part Time (Duty Hours)									
	General Journ	07/01/2024	260R		Accrue wages for firefighters--all of June.	00007 · Salaries-Full Time (Fire Chief)		7,417.00	-7,417.00
	General Journ	07/10/2024	220		Period: 06/01/2024 to 06/30/2024	00008 · Wages-Part Time (Paid On Call)	7,417.00		0.00
Total 00011 · Wages-Part Time (Duty Hours)							7,417.00	7,417.00	0.00
00012 · Employee Health Insurance									
	Bill	07/07/2024	August 2024	Blue Cross Blue Shield	August 2024	20000 · Accounts Payable	1,700.60		1,700.60
	General Journ	07/12/2024	221		Period: 06/23/2024 to 07/06/2024	00007 · Salaries-Full Time (Fire Chief)		100.00	1,600.60
	Check	07/12/2024	EFT	HSA EFT Payments		2 · Checking Mercantile	100.00		1,700.60
	General Journ	07/26/2024	222		Period: 07/07/2024 to 07/20/2024	00007 · Salaries-Full Time (Fire Chief)		100.00	1,600.60
	Check	07/26/2024	EFT	HSA EFT Payments		2 · Checking Mercantile	100.00		1,700.60
Total 00012 · Employee Health Insurance							1,900.60	200.00	1,700.60
00007 · Salaries-Full Time (Fire Chief)									
	General Journ	07/01/2024	260R		-MULTIPLE-	-SPLIT-		6,506.93	-6,506.93
	General Journ	07/12/2024	221		Period: 06/23/2024 to 07/06/2024	-SPLIT-	3,653.85		-2,853.08
	Bill	07/12/2024	07.12.2024	MissionSquare	401A Contribution 07.12.2024	20000 · Accounts Payable	438.46		-2,414.62
	General Journ	07/26/2024	222		Period: 07/07/2024 to 07/20/2024	-SPLIT-	3,653.85		1,239.23
	Bill	07/26/2024	07.26.2024	MissionSquare	401A Contribution 07.26.2024	20000 · Accounts Payable	438.46		1,677.69
Total 00007 · Salaries-Full Time (Fire Chief)							8,184.62	6,506.93	1,677.69
00008 · Wages-Part Time (Paid On Call)									
	General Journ	07/01/2024	260R		Accrue wages for firefighters--all of June.	00007 · Salaries-Full Time (Fire Chief)		10,849.00	-10,849.00
	Bill	07/10/2024	07.10.2024	MissionSquare	Employee Contribution 07.10.2024	20000 · Accounts Payable	546.70		-10,302.30
	General Journ	07/10/2024	220		Period: 06/01/2024 to 06/30/2024	-SPLIT-	10,849.00		546.70
	General Journ	07/10/2024	220		Period: 06/01/2024 to 06/30/2024	00008 · Wages-Part Time (Paid On Call)		546.70	0.00
Total 00008 · Wages-Part Time (Paid On Call)							11,395.70	11,395.70	0.00
00009 · Payroll Taxes									

	Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
	General Journ	07/01/2024	260R		Accrue employer taxes	00007 · Salaries-Full Time (Fire Chief)		1,537.16	-1,537.16
	General Journ	07/10/2024	220		Period: 06/01/2024 to 06/30/2024	00008 · Wages-Part Time (Paid On Call)	1,397.40		-139.76
	General Journ	07/12/2024	221		Period: 06/23/2024 to 07/06/2024	00007 · Salaries-Full Time (Fire Chief)	279.53		139.77
	General Journ	07/26/2024	222		Period: 07/07/2024 to 07/20/2024	00007 · Salaries-Full Time (Fire Chief)	279.51		419.28
Total 00009 · Payroll Taxes							1,956.44	1,537.16	419.28
64900 · Office Supplies									
	Bill	07/08/2024	2812984859	Adobe	Invoice 2812984859	20000 · Accounts Payable	21.19		21.19
	Bill	07/19/2024	8342605	Amazon.com	Order 8342605	20000 · Accounts Payable	76.89		98.08
Total 64900 · Office Supplies							98.08	0.00	98.08
68000 · Operating Supplies									
	Bill	07/01/2024	15005559	Stryker Sales, LLC	Invoice 15005559	20000 · Accounts Payable	459.68		459.68
	Bill	07/01/2024	06.30.2024	Bernard's Ace Hardware	June 2024	20000 · Accounts Payable	63.56		523.24
	Bill	07/01/2024	2383604	J&B Medical Supply	Invoice 2383604	20000 · Accounts Payable	17.98		541.22
	Bill	07/01/2024	867781	Nye Uniform	Invoice 867781	20000 · Accounts Payable	104.70		645.92
	Credit	07/01/2024	889574	Nye Uniform	Original invoice 867781	20000 · Accounts Payable		69.50	576.42
	Bill	07/08/2024	9206626670	Stryker Sales, LLC	Invoice 9206626670	20000 · Accounts Payable	213.62		790.04
	Bill	07/12/2024	07.12.2024-1	The UPS Store		20000 · Accounts Payable	5.00		795.04
	Bill	07/12/2024	07.12.2024-2	The UPS Store		20000 · Accounts Payable	4.00		799.04
	Bill	07/12/2024	3785043	Amazon.com	Order 3785043	20000 · Accounts Payable	1,440.00		2,239.04
	Credit	07/19/2024	3785043	Amazon.com	Order 3785043	20000 · Accounts Payable		1,440.00	799.04
Total 68000 · Operating Supplies							2,308.54	1,509.50	799.04
62300 · Fuel									
	Bill	07/15/2024	CFS-3916305	Flyers Energy LLC	CFS-3916305	20000 · Accounts Payable	369.22		369.22
Total 62300 · Fuel							369.22	0.00	369.22
67000 · Professional Services									
67006 · Other Memberships									
	Bill	07/01/2024	6107	Kent County Emergency Services Inc	Invoice 6107	20000 · Accounts Payable	298.18		298.18
Total 67006 · Other Memberships							298.18	0.00	298.18
67001 · Legal									
	Bill	07/01/2024	13165	Bauckham, Sparks, Thall, Seeber & k	Invoice 13165	20000 · Accounts Payable	44.00		44.00
Total 67001 · Legal							44.00	0.00	44.00
67002 · Accounting									
	Check	07/03/2024	EFT	Billing EFT Payment		2 · Checking Mercantile	600.00		600.00
Total 67002 · Accounting							600.00	0.00	600.00
Total 67000 · Professional Services							942.18	0.00	942.18
61600 · Communications									
	Bill	07/11/2024	07192024	AT&T	Invoice 07192024	20000 · Accounts Payable	121.75		121.75
	Credit	07/13/2024		Microsoft		20000 · Accounts Payable		58.23	63.52
Total 61600 · Communications							121.75	58.23	63.52
00010 · Insurance Expense									
	Bill	07/01/2024	52250	BHS Insurance	Invoice 52250; Renewal 07.01.2024-2025	20000 · Accounts Payable	13,912.00		13,912.00
Total 00010 · Insurance Expense							13,912.00	0.00	13,912.00
68600 · Public Utilities									
	Bill	07/01/2024	3811	Lowell Light and Power	Invoice 3811	20000 · Accounts Payable	268.92		268.92
	Bill	07/09/2024	06.06.24-07.09.24	Consumers Energy	Services 06.06.24 to 07.09.24	20000 · Accounts Payable	36.15		305.07
	Bill	07/19/2024	KR63885639	GFL Environmental	KR63885639	20000 · Accounts Payable	40.24		345.31
Total 68600 · Public Utilities							345.31	0.00	345.31
68700 · Public Education									
	Bill	07/10/2024	30409805	Positive Promotions	Order 30409805	20000 · Accounts Payable	452.91		452.91
Total 68700 · Public Education							452.91	0.00	452.91
67200 · Repairs and Maintenance									
67201 · R/M Building									
	Bill	07/01/2024	06.30.2024	Bernard's Ace Hardware	June 2024	20000 · Accounts Payable	115.95		115.95
	Bill	07/12/2024	1922611	Amazon.com	Order 1922611	20000 · Accounts Payable	60.02		175.97
	Bill	07/18/2024	6881036	Amazon.com	Order 6881036	20000 · Accounts Payable	58.98		234.95
Total 67201 · R/M Building							234.95	0.00	234.95
67202 · R/M Vehicles									
	Bill	07/11/2024	65961	Ronda Auto Centers	Invoice 65961	20000 · Accounts Payable	79.05		79.05
Total 67202 · R/M Vehicles							79.05	0.00	79.05
67203 · R&M Other									
	Bill	07/03/2024	01740	National Hose Testing	Invoice 01740	20000 · Accounts Payable	747.50		747.50
Total 67203 · R&M Other							747.50	0.00	747.50

	Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
Total 67200 · Repairs and Maintenance							1,061.50	0.00	1,061.50
64800 · Miscellaneous									
	Check	07/11/2024	EFT	Mercantile Bank	Stop Check Fee	2 · Checking Mercantile	32.00		32.00
	Check	07/15/2024	EFT	Mercantile Bank	Commercial Service Charge	2 · Checking Mercantile	6.00		38.00
Total 64800 · Miscellaneous							38.00	0.00	38.00
68300 · Training									
	Bill	07/18/2024	051318547	West Shore Community College	Order 051318547	20000 · Accounts Payable	111.65		111.65
Total 68300 · Training							111.65	0.00	111.65
Total Expense							50,615.50	28,624.52	21,990.98
Net Ordinary Income							57,286.48	217,826.87	160,540.39
Net Income							57,286.48	217,826.87	160,540.39

Custom Account Statement Michigan CLASS

Entity Name	Investor ID	Report Period	Start Date	End Date	Average Yield for the Period
Lowell Area Fire and Emergency Services Authority	MI-01-0882		7/1/2024	7/31/2024	5.4053%

Account Number	Account Name	Beginning Balance	Contributions	Withdrawals	Ending Balance	Income Earned for Period
MI-01-0882-0001	General Fund	21,101.72	160,000.00	40,608.32	140,657.26	163.86
MI-01-0882-0002	Cable Fund Grant	7,317.95	0.00	6,400.00	926.03	8.08
MI-01-0882-0003	LAFASA Fund Balance	0.00	20,608.32	0.00	20,626.55	18.23
	Total	28,419.67	180,608.32	47,008.32	162,209.84	190.17

Transactional Activity

MI-01-0882-0001 General Fund

Date	Transaction Description	Contributions & Income Earned	Withdrawals	Balance	Confirmation Number
07/01/2024	Beginning Balance			21,101.72	
07/03/2024	Withdrawal	0.00	20,000.00		3460915
07/24/2024	Contribution	160,000.00	0.00		3495032
07/26/2024	Transfer out to MI-01-0882-0003	0.00	20,608.32		3502867
07/31/2024	Income Dividend Reinvestment	163.86	0.00		
07/31/2024	Ending Balance			140,657.26	

MI-01-0882-0002 Cable Fund Grant

Date	Transaction Description	Contributions & Income Earned	Withdrawals	Balance	Confirmation Number
07/01/2024	Beginning Balance			7,317.95	
07/03/2024	Withdrawal	0.00	6,400.00		3460913

07/31/2024	Income Dividend Reinvestment	8.08	0.00	
07/31/2024	Ending Balance			926.03

MI-01-0882-0003 LAFASA Fund Balance

Date	Transaction Description	Contributions & Income Earned	Withdrawals	Balance	Confirmation Number
07/01/2024	Beginning Balance			0.00	
07/26/2024	Transfer in from MI-01- 0882-0001	20,608.32	0.00		3502867
07/31/2024	Income Dividend Reinvestment	18.23	0.00		
07/31/2024	Ending Balance			20,626.55	



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

RETURN SERVICE REQUESTED

Your Statement Of Accounts
7/1/2024-7/31/2024
Your Account Number
xxxxxx7138
Page 1

LOWELL AREA FIRE AND EMERGENCY SERVICES AUTHORITY
 315 S HUDSON ST
 LOWELL MI 49331-1767

Earn more when you save with LMCU. Lock in a high rate with our CD offerings to give your savings a boost, or earn nearly \$450 extra every year* with our award-winning Max Checking account. Get started today by calling (800) 242-9790, stopping by any LMCU branch, or visiting LMCU.org.

*Requirements apply. Visit LMCU.org.

Summary-Share Accounts

ID#	Type	Beginning Balance	Ending Balance
00	MEMBER SAVINGS	\$5.00	\$505.00
01	BUSINESS STANDARD CHECKING	\$1,247.71	\$276.73
40	6 MONTH CERTIFICATE	\$10,000.00	\$10,038.61
	Total		\$10,820.34

MEMBER SAVINGS			Share Account ID 00		
			Total Deposits		\$1,000.00
			Total Withdrawals		\$500.00
Trans	Eff Date	Transaction	Withdrawal	Deposit	Balance
Jul 01		Beginning Balance			\$5.00
Jul 09	Jul 09	Deposit Transfer From Share 01 CONFIRMATION #: QL3SRVOLW6B4		\$1,000.00	\$1,005.00
Jul 29	Jul 29	Withdrawal Transfer To Share 01 CONFIRMATION #: 8VR2WO78KEXS FALLASBURG FEE FOR BOOTH	(\$500.00)		\$505.00
Jul 31		Ending Balance			\$505.00

BUSINESS STANDARD CHECKING			Share Account ID 01		
			Total Deposits		\$529.02
			Total Withdrawals		\$1,500.00
Trans	Eff Date	Transaction	Withdrawal	Deposit	Balance
Jul 01		Beginning Balance			\$1,247.71
Jul 09	Jul 09	Withdrawal Transfer To Share 00 CONFIRMATION #: QL3SRVOLW6B4	(\$1,000.00)		\$247.71
Jul 11	Jul 11	Deposit ACH Square Inc TYPE: 240711P2 ID: 9424300002 DATA: L93558 CO: Square Inc		\$14.51	\$262.22
Jul 15	Jul 15	Deposit ACH Square Inc TYPE: 240715P2 ID: 9424300002 DATA: L93613 CO: Square Inc		\$14.51	\$276.73
Jul 29	Jul 29	Deposit Transfer From Share 00 CONFIRMATION #: 8VR2WO78KEXS FALLASBURG FEE FOR BOOTH		\$500.00	\$776.73
Jul 29	Jul 29	Withdrawal Debit Card Business Debit IN *LOWELLARTS 616-8978545 MI 07/29/2024	(\$500.00)		\$276.73
Jul 31		Ending Balance			\$276.73

6 MONTH CERTIFICATE			Share Account ID 40		
			Total Deposits		\$38.61
			Total Withdrawals		\$0.00
Trans	Eff Date	Transaction	Withdrawal	Deposit	Balance
Jul 01		Beginning Balance			\$10,000.00
Jul 20	Jul 20	Deposit Dividend 4.698% ***Annual Percentage Yield Earned 4.800% from 06/20/2024 to 07/19/2024		\$38.61	\$10,038.61
Jul 31		Ending Balance Maturity Date:12/20/2024			\$10,038.61

---continued on the following page---

Dividend Summary

Account	Dividends Year To Date
MEMBER SAVINGS	\$0.00
BUSINESS STANDARD CHECKING	\$0.00
6 MONTH CERTIFICATE	\$38.61
Total	\$38.61

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