

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



LOWELL AREA FIRE AND EMERGENCY  
SERVICES AUTHORITY  
MEETING NOTICE

**Thursday, March 13th AT 7:00 P.M.**

AT

LOWELL FIRE DEPARTMENT  
315 S. HUDSON  
LOWELL, MI 49331



Lowell Area Fire and  
Emergency Services Authority  
Agenda

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

For the regular meeting of  
Thursday February 13<sup>th</sup>, 2025 at 7:00 PM  
@ Look Memorial Fire Station

1. ROLL CALL OF MEMBERS
2. ELECTION OF BOARD OFFICERS
3. APPROVAL OF THE AGENDA
4. APPROVAL OF THE MINUTES
  - a. Approval of the Regular Meeting Minutes from Thursday February 13<sup>th</sup>, 2025.
5. FIRE CHIEF'S REPORT AND UPDATES
6. FINANCIAL REPORTS
  - a. Financial Report February 2025.
7. PUBLIC COMMENT (MAXIMUM OF 2 MINUTES PER SPEAKER)
8. OLD BUSINESS
  - a. Joint meeting discussion – Cal Brinks
  - b. Administrative Policies Updates and Reviews
  - c. 25-26 Draft Budget
  - d. FIOA Template
9. NEW BUSINESS
10. COMMITTEE REPORTS
  - a. Capital Appropriations – Open, Open
  - b. Financial – Open, Open
  - c. Member Liaison – Open, Open
  - d. Personnel Review – Open, Open
  - e. Long Range Planning Committee – All Members
11. MEMBER'S COMMENT
12. DATE FOR NEXT MEETING(S)
  - a. Long Range Planning Committee; April 8<sup>th</sup>, 2025, at 8:30AM
  - b. Regular Meeting; April 10<sup>th</sup>, 2025, at 7:00 PM
13. ADJOURNMENT

# Lowell Area Fire & Emergency Services Authority

## Meeting Minutes

Thursday, February 13<sup>th</sup>, 2025 at 7:00pm.  
Look Memorial Fire Station.

### 1) ROLL CALL:

Board Vice Chair Wittenbach called the meeting to order at 7:00pm.

Members present: Tim Wittenbach, Carlton Blough, Misty Anderson, Beryl Bartkus, Mike DeVore.

Members Absent: Kate Dernocoeur.

Also present: Fire Chief Cory Velzen.

### 2) APPROVAL OF THE AGENDA:

IT WAS MOVED BY BLOUGH and seconded by DEVORE to approve the agenda as amended, adding 'Administrative position discussion' to the 'Budget' line item, Old Business, #D. Yes-All. Motion carried.

### 3) APPROVAL OF THE MINUTES:

A) IT WAS MOVED BY DEVORE and seconded by BLOUGH to approve the minutes from the January 9<sup>th</sup> meeting as presented. Yes-All. Motion carried.

### 4) FIRE CHIEF REPOT AND UPDATES:

-Chief Velzen presented the board with his report. A copy was attached to the packet.

### 5) FINANCIAL REPORTS:

-Financial Reports for January were presented and accepted. MOTIONED BY DEVORE and seconded by BLOUGH. Yes-All.

### 6) PUBLIC COMMENT:

-Lieutenant Kevin Jones spoke on Chief Velzen's pay for additional responsibilities and Lowell Township's citizen appointee's perceived conflict of interest.

### 7) OLD BUSINESS:

A) Joint Meeting Discussion: Chief Velzen mentioned that Cal Brinks has not yet been paid for the previous meetings. IT WAS MOVED BY DEVORE and seconded by ANDERSON to pay Cal Brinks \$687.50 in back pay for the 27.5 hours he has already worked and \$25/hour going forward. Yes-All. Motion carried.

B) Administrative Policies Updates and Review: Chief Velzen is still waiting on the final copy from the attorney. No motion was necessary.

C) Board Officer Election: With the full board still not being present, this item will be moved to the March meeting. No motion was necessary.

D) 2025/26 Draft Budget and Administrative Position: Chief Velzen presented the draft budget to all three municipalities. The final should be ready for adoption by the April meeting. IT WAS MOVED BY DEVORE and seconded by BLOUGH to add an additional \$40,000 to the budget to create the Administrative Assistant position. Yes-All. Motion carried.

**8) NEW BUSINESS:**

A) FOIA Template: Chief Velzen informed the board that the department currently does not have a policy for FOIA requests. He will work with the municipalities and Seth to have one to bring to the board. No motion was necessary.

**9) COMMITTEE REPORTS:**

**\*The board will reappoint committees next meeting with the board officer agenda item.\***

A) CAPITAL APPROPRIATIONS:

-None.

B) FINANCIAL:

-None.

C) MEMBER LIASON:

-None.

D) PERSONEL REVIEW:

-None.

E) LONG RANGE PLANNING:

-None.

**10) MEMBER COMMENTS:**

-New members Misty Anderson and Beryl Bartkus introduced themselves to the board. They were welcomed by all.

**11) DATE FOR NEXT MEETING:**

A) Long Range Planning meets on March 11<sup>th</sup>, 2025 at 8:30am.

B) The next Authority meeting is scheduled for March 13<sup>th</sup>, 2025 at 7:00pm.

**12) ADJOURNMENT:**

IT WAS MOVED BY DEVORE and seconded by BARTKUS to adjourn at 7:54pm.  
Yes-All. Meeting adjourned.

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-Mike DeVore, Recording Secretary

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-Tim Wittenbach, Board Vice-Chair

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



Wednesday, March 05, 2025

Fire Authority Board:

**Calls and Response:**

During the month of February, the department responded to 112 calls. 81 calls were for medical and medical assists, 6 calls for fire alarm activations or smoke scares, and 25 calls for vehicle accidents or technical assistance.

**Training:**

During the month of February there were two large group training sessions held. The first training consisted of learning about building construction and Hazmat. The department was also able to tour the waste water and clean water facilities. The second training during the month was large animal rescue and electrical safety. Team training for the month was a confidence course that was borrowed from Kentwood Fire Department.

**Prevention and Community Wellness:**

During the month of February, LAFD received another stock of smoke detectors from the State of Michigan. This again continued the trend of installing smoke detectors. We made it out to 6 different houses for carbon dioxide and smoke detector installation.

**Support Service:**

Engine 2 has new tires still on order. Engine 1 has list of small repair items that we will work with the county to get repaired.

Upcoming events include:

- Ladder training, vehicle extrication
- Pancake Breakfast
- Station tour, Expo

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

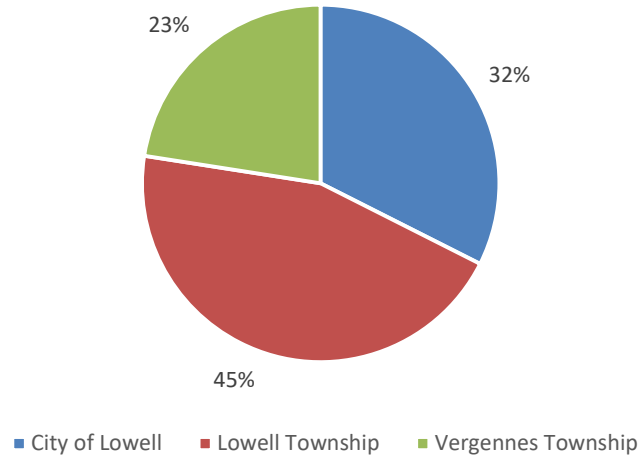
Filter: Incident.Date Filters Year is equal to 2025

AND Incident.Date Filters Month is equal to Feb

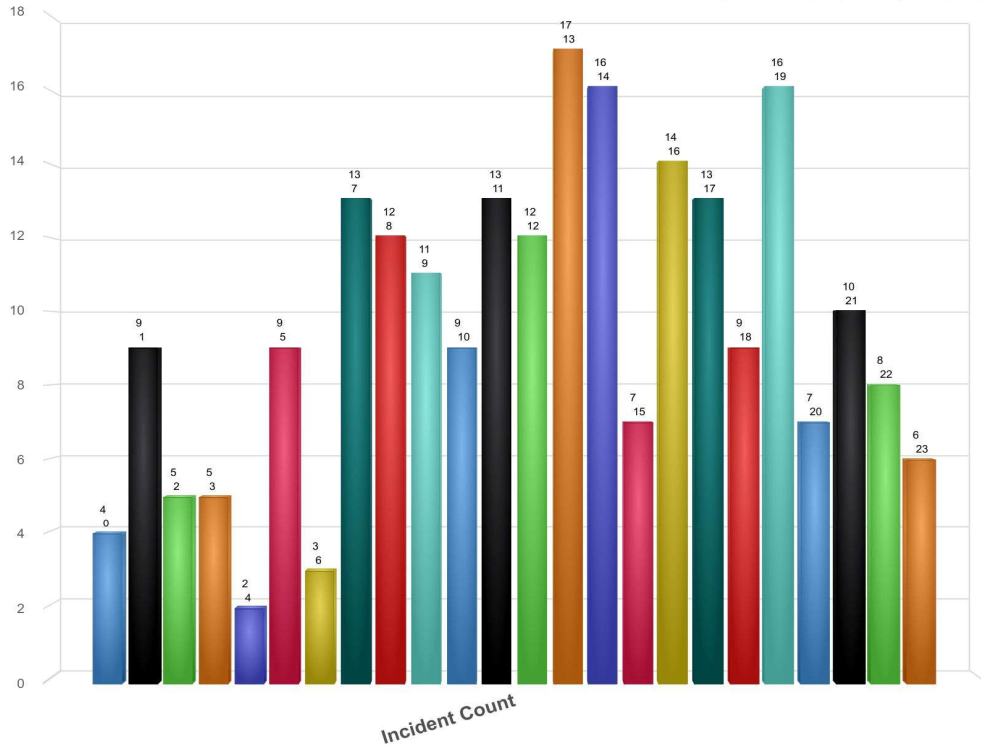
Zone	Incident Type Code	Incident Type Name	Incident Number Count
<b>City of Lowell</b>			
	111	Building fire	1
	311	Medical assist, assist EMS crew	1
	320	Emergency medical service incident, other	1
	321	EMS call, excluding vehicle accident with injury	22
	412	Gas leak (natural gas or LPG)	2
	440	Electrical wiring/equipment problem, other	1
	611	Dispatched & canceled en route	5
	736	CO detector activation due to malfunction	3
	746	Carbon monoxide detector activation, no CO	1
<b>City of Lowell Total</b>			<b>37</b>
<b>Lowell Township</b>			
	320	Emergency medical service incident, other	1
	321	EMS call, excluding vehicle accident with injury	41
	324	Motor vehicle accident with no injuries.	2
	331	Lock-in (if lock out , use 511 )	1
	550	Public service assistance, other	1
	611	Dispatched & canceled en route	4
<b>Lowell Township Total</b>			<b>50</b>
<b>Vergennes Township</b>			
	116	Fuel burner/boiler malfunction, fire confined	1
	321	EMS call, excluding vehicle accident with injury	16
	322	Motor vehicle accident with injuries	3
	611	Dispatched & canceled en route	1
	735	Alarm system sounded due to malfunction	1
	740	Unintentional transmission of alarm, other	1
	745	Alarm system activation, no fire - unintentional	1
	746	Carbon monoxide detector activation, no CO	1
<b>Vergennes Township Total</b>			<b>25</b>
<b>Total</b>			<b>112</b>

Zone	IncidentCount	ManHours
City of Lowell	36	88:32:41
Lowell Township	50	90:57:27
Vergennes Township	25	89:10:03

IncidentCount



Incidents By Hour of Day  
01/01/2025-12/31/2025



Total of Hour: 230

**Lowell Area Fire and Emergency Services Authority**  
**Statement of Net Position**  
**February 28, 2025**

		<u>ASSETS</u>
		Unrestricted
<b>Current Assets</b>	Cash	\$ 199,488.04
	Due from Lowell Township	-
	Due from Vergennes Township	-
	Due from City of Lowell	-
	<b>TOTAL Current Assets</b>	<u>199,488.04</u>
<b>Fixed Assets</b>	Furniture and Equipment	-
	<b>TOTAL ASSETS</b>	<u>\$ 199,488.04</u>
<b>Current Liabilities</b>		<u>LIABILITIES AND NET ASSETS</u>
	Payroll Clearing	\$ -
	Deferred Revenue	\$ 7,290.00
	Accounts Payable	\$ 8,298.66
	Accrued Payroll	\$ -
	Payroll liabilities	\$ -
<b>Long-Term Liabilities</b>	<b>TOTAL Current Liabilities</b>	<u>15,588.66</u>
<b>Net Assets</b>	<b>TOTAL Long-Term liabilities</b>	<u>-</u>
	Beginning Net Assets	20,668.24
	Increase (Decrease) Net Assets	<u>163,231.14</u>
	<b>TOTAL Net Assets</b>	183,899.38
	<b>TOTAL LIABILITIES AND NET ASSETS</b>	<u>\$ 199,488.04</u>



**Lowell Fire Authority**  
**Statement of Revenues, Expenditures, and Changes in Fund Balances**  
**For the One and Seven Months Ended January 2025**

	Current Month	General Fund Year to date	Budget	Available Balance	% of the budget used
<b>Revenues</b>					
Lowell Township	\$	225,592.95	292,389.79	\$ 66,796.84	77.15%
Vergennes Township		164,605.32	232,531.80	67,926.48	70.79%
City of Lowell		173,156.73	226,218.41	53,061.68	76.54%
Cost of Recovery Program		-	-	-	#DIV/0!
Grants		-	-	-	#DIV/0!
State of MI Grant		-	-	-	#DIV/0!
Cable Fund Grant		(6,908.14)		6,908.14	#DIV/0!
Interest and Dividends	669.32	4,961.90		(4,961.90)	#DIV/0!
Misc. Income	15.00	44,787.09	-	(44,787.09)	#DIV/0!
<b>Total Revenues</b>	\$ 684.32	\$ 606,195.85	\$ 751,140.00	\$ 144,944.15	80.70%
<b>Expenditures</b>					
Retirement Compensation (Chief)	\$ 876.92	\$ 6,576.90	\$ 12,000.00	\$ 5,423.10	54.81%
Salaries--Part Time (Duty Hours)	6,080.00	50,831.00	82,040.00	31,209.00	61.96%
Employee Health Insurance	2,155.68	17,260.48	20,000.00	2,739.52	86.30%
Salaries--Full Time (Fire Chief)	7,307.70	56,662.90	95,000.00	38,337.10	59.65%
Salaries--Part Time (Paid On Call)	15,718.00	132,719.00	230,000.00	97,281.00	57.70%
Payroll Taxes	2,354.01	14,809.53	30,000.00	15,190.47	49.37%
Worker's Compensation	3,909.00	11,727.00	20,000.00	8,273.00	58.64%
Office Supplies	21.19	1,374.77	2,000.00	625.23	68.74%
Operating Supplies	1,286.21	35,684.89	50,000.00	14,315.11	71.37%
Fuel	736.43	7,763.67	15,000.00	7,236.33	51.76%
Professional Services					
Legal	-	674.00	3,000.00	2,326.00	22.47%
Accounting	-	4,390.00	10,000.00	5,610.00	43.90%
Auditing	-	5,300.00	5,500.00	200.00	96.36%
Biocare	-	12,058.63	13,000.00	941.37	92.76%
Kent County Fire Assessment	-	18,624.66	18,000.00	(624.66)	103.47%
Other Memberships	75.00	1,742.20	2,500.00	757.80	69.69%
Consulting	-	1,008.46			
Communications	374.83	13,347.75	19,000.00	5,652.25	70.25%
Travel Expenses	3,494.87	3,494.87	5,500.00	2,005.13	63.54%
Insurance	303.72	14,215.72	14,000.00	(215.72)	101.54%
Public Utilities	2,226.77	13,086.15	18,000.00	4,913.85	72.70%
Repair and Maintenance--Buildings	-	5,227.87	12,000.00	6,772.13	43.57%
Repair and Maintenance--Vehicles	131.78	12,342.81	24,000.00	11,657.19	51.43%
Repair and Maintenance--Other	180.00	3,718.46	4,800.00	1,081.54	77.47%
Miscellaneous	612.50	2,293.60	1,800.00	(493.60)	127.42%
Public Education	-	452.91	3,000.00	2,547.09	15.10%
Training	329.32	13,574.48	21,000.00	7,425.52	64.64%
Contingency Fund	-	-	20,000.00	20,000.00	0.00%
Capital Expenses	-	-	-	-	#DIV/0!
Building Upgrades	-	-	-	-	#DIV/0!
Fire & Rescue Vehicle Equipment	-	3,800.00	-	(3,800.00)	#DIV/0!
Fire Vehicles	-	-	-	-	#DIV/0!
Capital Expense - Other	-	-	-	-	#DIV/0!
<b>TOTAL Expenditures</b>	\$ 48,173.93	\$ 464,762.71	\$ 751,140.00	\$ 287,385.75	61.87%
INCREASE/DECREASE IN NET ASSETS	(47,489.61)	141,433.14	-	(142,441.60)	
Beginning Net Assets	\$	20,668.24	\$	20,668.24	
Ending Net Assets	\$	162,101.38	\$	20,668.24	

Feb 2025 Profit/Loss LAFD

Ordinary Income/Expense

	Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
<b>Income</b>									
<b>Interest Income</b>									
	Deposit	02/28/2025				2 · Checking Mercantile		2.09	2.09
	Deposit	02/28/2025				Michigan CLASS		667.23	669.32
Total Interest Income							0.00	669.32	669.32
<b>Other Income</b>									
	Deposit	02/12/2025				2 · Checking Mercantile		15.00	15.00
Total Other Income							0.00	15.00	15.00
Total Income							0.00	684.32	684.32
Gross Profit							0.00	684.32	684.32
<b>Expense</b>									
<b>00013 · Retirement Compensation (Chief)</b>									
	Check	02/10/2025	EFT	MissionSquare	401A Contribution 02.07.2025 for Corwin Velzen	2 · Checking Mercantile	438.46		438.46
	Check	02/24/2025	EFT	MissionSquare	401A Contribution 02.21.2025 for Corwin Velzen	2 · Checking Mercantile	438.46		876.92
Total 00013 · Retirement Compensation (Chief)							876.92	0.00	876.92
<b>00011 · Wages-Part Time (Duty Hours)</b>									
	General Journal	02/10/2025	244		Period: 01/01/2025 to 01/31/2025	00008 · Wages-Part Time (Paid On Call)	7,340.00		7,340.00
Total 00011 · Wages-Part Time (Duty Hours)							7,340.00	0.00	7,340.00
<b>00012 · Employee Health Insurance</b>									
	Check	02/06/2025	EFT	HSA EFT Payments		2 · Checking Mercantile	100.00		100.00
	General Journal	02/07/2025	243		Period: 01/19/2025 to 02/01/2025	00007 · Salaries-Full Time (Fire Chief)		100.00	0.00
	Check	02/07/2025	EFT	HSA EFT Payments	Employer Contribution 02.07.2025	2 · Checking Mercantile	100.00		100.00
	Bill	02/09/2025	03.01.25-03.31.2025	Blue Cross Blue Shield	March 2025 Coverage	20000 · Accounts Payable	1,955.68		2,055.68
	Check	02/20/2025	EFT	HSA EFT Payments		2 · Checking Mercantile	100.00		2,155.68
	General Journal	02/21/2025	245		Period: 02/02/2025 to 02/15/2025	00007 · Salaries-Full Time (Fire Chief)		100.00	2,055.68
	Check	02/21/2025	EFT	HSA EFT Payments	Employer Contribution 02.21.2025	2 · Checking Mercantile	100.00		2,155.68
Total 00012 · Employee Health Insurance							2,355.68	200.00	2,155.68
<b>00007 · Salaries-Full Time (Fire Chief)</b>									
	General Journal	02/07/2025	243		Period: 01/19/2025 to 02/01/2025	-SPLIT-	3,653.85		3,653.85
	General Journal	02/21/2025	245		Period: 02/02/2025 to 02/15/2025	-SPLIT-	3,653.85		7,307.70
Total 00007 · Salaries-Full Time (Fire Chief)							7,307.70	0.00	7,307.70
<b>00008 · Wages-Part Time (Paid On Call)</b>									
	General Journal	02/10/2025	244		Period: 01/01/2025 to 01/31/2025	-SPLIT-	16,124.00		16,124.00
Total 00008 · Wages-Part Time (Paid On Call)							16,124.00	0.00	16,124.00
<b>00009 · Payroll Taxes</b>									
	General Journal	02/07/2025	243		Period: 01/19/2025 to 02/01/2025	00007 · Salaries-Full Time (Fire Chief)	279.52		279.52
	General Journal	02/10/2025	244		Period: 01/01/2025 to 01/31/2025	00008 · Wages-Part Time (Paid On Call)	1,794.98		2,074.50
	General Journal	02/21/2025	245		Period: 02/02/2025 to 02/15/2025	00007 · Salaries-Full Time (Fire Chief)	279.51		2,354.01
Total 00009 · Payroll Taxes							2,354.01	0.00	2,354.01
<b>64200 · Workers Compensation Insurance</b>									
	Bill	02/17/2025	3568207	Michigan Municipal League	Invoice 3568207	20000 · Accounts Payable	3,909.00		3,909.00
Total 64200 · Workers Compensation Insurance							3,909.00	0.00	3,909.00
<b>64900 · Office Supplies</b>									
	Bill	02/08/2025	3009147500	Adobe	Invoice 3009147500	20000 · Accounts Payable	21.19		21.19
Total 64900 · Office Supplies							21.19	0.00	21.19
<b>68000 · Operating Supplies</b>									
	Bill	02/05/2025	9238665	Amazon.com	Order 9238665	20000 · Accounts Payable	47.35		47.35
	Bill	02/12/2025	S191808	FireHose Direct	Invoice S191808	20000 · Accounts Payable	576.58		623.93
	Bill	02/13/2025	6701041	Amazon.com	Order 6701041	20000 · Accounts Payable	42.90		666.83

Feb 2025 Profit/Loss LAFD

	Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
	Bill	02/19/2025	2980031	J&B Medical Supply	Invoice 2980031	20000 · Accounts Payable	23.08		689.91
	Bill	02/20/2025	903535	Nye Uniform	Invoice 903535	20000 · Accounts Payable	238.50		928.41
	Bill	02/25/2025	SVAM14226459	Safety Vests and More	Order SVAM14226459	20000 · Accounts Payable	159.90		1,088.31
	Bill	02/25/2025	02.28.2025	Bernard's Ace Hardware	Invoices 1476000, 1477201, 1478624, and 1480471	20000 · Accounts Payable	197.90		1,286.21
Total 68000 · Operating Supplies							1,286.21	0.00	1,286.21
<b>62300 · Fuel</b>									
	Bill	02/15/2025	CFS-4164152	Flyers Energy LLC	Invoice CFS-4164152	20000 · Accounts Payable	262.37		262.37
	Bill	02/28/2025	CFS-4175275	Flyers Energy LLC	Invoice CFS-4175275	20000 · Accounts Payable	474.06		736.43
Total 62300 · Fuel							736.43	0.00	736.43
<b>67000 · Professional Services</b>									
<b>67006 · Other Memberships</b>									
	Bill	02/24/2025	1031	Kent County Fire Chief's Association	Invoice 1031 - Annual membership for 2025	20000 · Accounts Payable	75.00		75.00
Total 67006 · Other Memberships							75.00	0.00	75.00
Total 67000 · Professional Services							75.00	0.00	75.00
<b>61600 · Communications</b>									
	Bill	02/11/2025	02192025	AT&T	Invoice x02192025	20000 · Accounts Payable	126.84		126.84
	Bill	02/26/2025	0299448	Amazon.com	Order 0299448	20000 · Accounts Payable	247.99		374.83
Total 61600 · Communications							374.83	0.00	374.83
<b>68400 · Travel Expense</b>									
	Bill	02/18/2025	02.18.2025	VRBO	Insurance - Travel Protection Plan	20000 · Accounts Payable	89.00		89.00
	Bill	02/18/2025	4094630	VRBO	Property 4094630 - 02.18.2025	20000 · Accounts Payable	3,405.87		3,494.87
Total 68400 · Travel Expense							3,494.87	0.00	3,494.87
<b>00010 · Insurance Expense</b>									
	Bill	02/14/2025	2025	Banner Life Insurance Company	Annual Premium	20000 · Accounts Payable	303.72		303.72
Total 00010 · Insurance Expense							303.72	0.00	303.72
<b>68600 · Public Utilities</b>									
	Bill	02/12/2025	01.08.25-02.05.25	Consumers Energy	Services 01.08.25 to 02.05.25	20000 · Accounts Payable	1,134.71		1,134.71
	Bill	02/15/2025	01.16.25-02.15.25	City of Lowell #2-02210-2 - Water Bill	Reading from 01.16.25 to 02.15.25	20000 · Accounts Payable	293.31		1,428.02
	Bill	02/15/2025	01.16.25-02.15.25	City of Lowell #2-02215-1- Water Bill	Reading from 01.16.25 to 02.15.25	20000 · Accounts Payable	190.71		1,618.73
	Bill	02/20/2025	KR0063925484	GFL Environmental	Invoice KR0063925484	20000 · Accounts Payable	43.24		1,661.97
	Bill	02/23/2025	01.24.25-02.23.25	Lowell Light and Power	Reading from 01.24.25 to 02.23.25	20000 · Accounts Payable	564.80		2,226.77
Total 68600 · Public Utilities							2,226.77	0.00	2,226.77
<b>67200 · Repairs and Maintenance</b>									
<b>67202 · R/M Vehicles</b>									
	Bill	02/03/2025	02.03.2025	McMaster-Carr	Order date 02.03.2025	20000 · Accounts Payable	131.78		131.78
Total 67202 · R/M Vehicles							131.78	0.00	131.78
<b>67203 · R&amp;M Other</b>									
	Bill	02/04/2025	2713	North Breathing Air, LLC	Invoice 2713	20000 · Accounts Payable	180.00		180.00
Total 67203 · R&M Other							180.00	0.00	180.00
Total 67200 · Repairs and Maintenance							311.78	0.00	311.78
<b>64800 · Miscellaneous</b>									
	Check	02/04/2025	EFT	Billing EFT Payment		2 · Checking Mercantile	600.00		600.00
	Check	02/18/2025	EFT	Mercantile Bank	Commercial Service Charge	2 · Checking Mercantile	6.50		606.50
	Check	02/28/2025	EFT	Mercantile Bank	Service Charge	2 · Checking Mercantile	6.00		612.50
Total 64800 · Miscellaneous							612.50	0.00	612.50
<b>68300 · Training</b>									
	Bill	02/18/2025	7681823	Amazon.com	Order 7681823	20000 · Accounts Payable	173.36		173.36
	Bill	02/20/2025	2025	City of Kentwood	Training 2025 - Chief Shaun Abbey	20000 · Accounts Payable	60.00		233.36
	Bill	02/24/2025	3063569	Jones & Barlett Learning	Order 3063569	20000 · Accounts Payable	95.96		329.32

Feb 2025 Profit/Loss LAFD

Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
Total 68300 - Training						329.32	0.00	329.32
Total Expense						50,039.93	200.00	49,839.93
Net Ordinary Income						50,039.93	884.32	-49,155.61
<b>Net Income</b>						<b>50,039.93</b>	<b>884.32</b>	<b>-49,155.61</b>



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

RETURN SERVICE REQUESTED

**Your Statement Of Accounts**  
**2/1/2025-2/28/2025**  
**Your Account Number**  
**xxxxxx7138**  
**Page 1**

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

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**Summary-Share Accounts**

ID#	Type	Beginning Balance	Ending Balance
00	MEMBER SAVINGS	\$310.50	\$310.50
01	BUSINESS STANDARD CHECKING	\$18,736.88	\$20,406.88
Total		\$20,717.38	

**MEMBER SAVINGS**

**Share Account ID 00**

Trans	Eff Date	Transaction	Withdrawal	Deposit	Balance
Total Deposits					\$0.00
Total Withdrawals					\$0.00
Feb 01		Beginning Balance			\$310.50
Feb 28		Ending Balance			\$310.50

**BUSINESS STANDARD CHECKING**

**Share Account ID 01**

Trans	Eff Date	Transaction	Withdrawal	Deposit	Balance
Total Deposits					\$2,120.00
Total Withdrawals					\$450.00
Feb 01		Beginning Balance			\$18,736.88
Feb 06	Feb 06	Deposit Bulk		\$20.00	\$18,756.88
Feb 11	Feb 11	Draft 1001 Tracer 000012724	(\$450.00)		\$18,306.88
Feb 12	Feb 12	Deposit Bulk		\$1,500.00	\$19,806.88
Feb 14	Feb 14	Deposit Bulk		\$600.00	\$20,406.88
Feb 28		Ending Balance			\$20,406.88

**Checking Account Summary**

Check #	Date	Amount	Check #	Date	Amount
□ 1001	Feb 11	\$450.00			
<b>Total Checks Cleared</b>		<b>1</b>	<b>\$450.00</b>		

The Asterisk (\*) indicates a break in check sequence.

**Dividend Summary**

Account	Dividends Year To Date
MEMBER SAVINGS	\$0.00
BUSINESS STANDARD CHECKING	\$0.00
<b>Total</b>	<b>\$0.00</b>

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 Value

**Custom Account Statement Michigan CLASS**

<b>Entity Name</b>	<b>Investor ID</b>	<b>Report Period</b>	<b>Start Date</b>	<b>End Date</b>	<b>Average Yield for the Period</b>
Lowell Area Fire and Emergency Services Authority	MI-01-0882		2/1/2025	2/28/2025	4.4699%

<b>Account Number</b>	<b>Account Name</b>	<b>Beginning Balance</b>	<b>Contributions</b>	<b>Withdrawals</b>	<b>Ending Balance</b>	<b>Income Earned for Period</b>
MI-01-0882-0001	General Fund	162,322.66	0.00	30,000.00	132,828.82	506.16
MI-01-0882-0002	Cable Fund Grant	0.14	0.00	0.00	0.14	0.00
MI-01-0882-0003	LAFASA Fund Balance	21,144.29	0.00	0.00	21,216.90	72.61
MI-01-0882-0004	Capital Fund	25,760.50	0.00	0.00	25,848.96	88.46
	<b>Total</b>	209,227.59	0.00	30,000.00	179,894.82	667.23

**Transactional Activity**

**MI-01-0882-0001   General Fund**

<b>Date</b>	<b>Transaction Description</b>	<b>Contributions &amp; Income Earned</b>	<b>Withdrawals</b>	<b>Balance</b>	<b>Confirmation Number</b>
02/01/2025	Beginning Balance			162,322.66	
02/12/2025	Withdrawal	0.00	30,000.00		3894949
02/28/2025	Income Dividend Reinvestment	506.16	0.00		
02/28/2025	Ending Balance			132,828.82	

**MI-01-0882-0002   Cable Fund Grant**

<b>Date</b>	<b>Transaction Description</b>	<b>Contributions &amp; Income Earned</b>	<b>Withdrawals</b>	<b>Balance</b>	<b>Confirmation Number</b>
02/01/2025	Beginning Balance			0.14	
02/28/2025	Income Dividend Reinvestment	0.00	0.00		
02/28/2025	Ending Balance			0.14	

**MI-01-0882-0003 LAFASA Fund Balance**

<b>Date</b>	<b>Transaction Description</b>	<b>Contributions &amp; Income Earned</b>	<b>Withdrawals</b>	<b>Balance</b>	<b>Confirmation Number</b>
02/01/2025	Beginning Balance			21,144.29	
02/28/2025	Income Dividend Reinvestment	72.61	0.00		
02/28/2025	Ending Balance			21,216.90	

**MI-01-0882-0004 Capital Fund**

<b>Date</b>	<b>Transaction Description</b>	<b>Contributions &amp; Income Earned</b>	<b>Withdrawals</b>	<b>Balance</b>	<b>Confirmation Number</b>
02/01/2025	Beginning Balance			25,760.50	
02/28/2025	Income Dividend Reinvestment	88.46	0.00		
02/28/2025	Ending Balance			25,848.96	