

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



Tuesday, December 10, 2024

LOWELL AREA FIRE AND EMERGENCY  
SERVICES AUTHORITY  
MEETING NOTICE

**Thursday, December 12th 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 December 12th, 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 Nov 14<sup>th</sup>, 2024.
  - b. Approval of Special Workshop Meeting Nov 12<sup>th</sup>, 2024.
4. FIRE CHIEF'S REPORT AND UPDATES
5. FINANCIAL REPORTS
  - a. Financial Report November, 2024.
6. PUBLIC COMMENT (MAXIMUM OF 2 MINUTES PER SPEAKER)
7. OLD BUSINESS
  - a. Joint meeting discussion – Cal Brinks
  - b. Administrative Policies Updates and Reviews
  - c. IT infrastructure and Printer
8. NEW BUSINESS
  - a. Lieutenant Promotions
  - b. Firefighter Compensation Rates
9. COMMITTEE REPORTS
  - a. Capital Appropriations – Mike, Jessica
  - b. Financial – Carl, Tim
  - c. Member Liaison – Kate, Mike
  - d. Personnel Review – Kate, Emma **Chief Review took place on September 26<sup>th</sup>**
  - e. Long Range Planning Committee – All Members
10. MEMBER COMMENTS
11. DATE FOR NEXT MEETING(S)
  - a. Long Range Planning Committee; January 7<sup>th</sup>, 2025 at 8:30AM
  - b. Regular Meeting; January 9<sup>th</sup>, 2025 at 7:00 PM
12. ADJOURNMENT

# Lowell Area Fire & Emergency Services Authority

## Meeting Minutes

Thursday, June 13<sup>th</sup>, 2024 at 7:00pm.  
Look Memorial Fire Station.

### 1) ROLL CALL:

Board Chair Marks called the meeting to order at 7:30pm.

Members present: Jessica Marks, Carlton Blough, Tim Wittenbach, Emma Wikstrom, Mike DeVore and Kate Dernocoeur.

Also present: Fire Chief Cory Velzen.

### 2) APPROVAL OF THE AGENDA:

IT WAS MOVED BY WITTENBACH and seconded by DERNOCOEUR to approve the agenda as presented. During discussion, Wittenbach suggested removing “guest speaker” from future agendas. Yes-All. Motion carried.

### 3) APPROVAL OF THE MINUTES:

A) IT WAS MOVED BY DERNOCOEUR and seconded by DEVORE to approve the minutes from the September 12<sup>th</sup> meeting as presented. Yes-All. Motion carried.

B) IT WAS MOVED BY DERNOCOEUR and seconded by DEVORE to approve the minutes from the September 10<sup>th</sup> Workshop as presented. Yes-All. Motion carried.

C) IT WAS MOVED BY BLOUGH and seconded by DEVORE to approve the minutes from the October 8<sup>th</sup> Workshop 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 September and October were presented and accepted.

### 6) PUBLIC COMMENT:

None.

### 7) OLD BUSINESS:

A) Joint Meeting Discussion: No update.

B) Administrative Policies Updates and Review: Should be available for review and approval at the next meeting. No motion was necessary.

**8) NEW BUSINESS:**

A) IT Infrastructure and Printers: Chief Velzen approached the board with needs for both IT safety and upgrades and a reliable printer upgrade. He will gather quotes and return to the board. No motion was necessary.

B) Christmas Gifts: IT WAS MOVED BY BLOUGH and seconded by DEVORE to purchase hams from Gary's Meat Market again this year. DeVore will order this week and Chief Velzen will distribute certificates. Yes-All. Motion carried.

C) Safety Trailer Graphics: The safety trailer is in desperate need of graphics on the outside., Chief Velzen received a quote for \$5800 for a vehicle wrap. He will seek other quotes and local sponsor opportunities. No motion was necessary.

**9) COMMITTEE REPORTS:**

A) CAPITAL APPROPRIATIONS:

-None.

B) FINANCIAL:

-None.

C) MEMBER LIASON:

-None.

D) PERSONEL REVIEW:

-Chief Review took place on 9/26.

-IT WAS MOVED BY WIKSTROM and seconded by DERNOCOEUR to go into closed session at 20:40 to discuss employee review. Yes-All. Session closed.

-IT WAS MOVED BY DERNOCOEUR and seconded by DEVORE to return to open session at 21:10. Yes-All. Meeting reopened.

E) LONG RANGE PLANNING:

-Next meeting is 1/14/25 at 8:30am.

**10) MEMBER COMMENTS:**

-None.

**11) DATE FOR NEXT MEETING:**

The next meeting is scheduled for July 25<sup>th</sup>, 2024 at 7:00pm.

**12) ADJOURNMENT:**

IT WAS MOVED BY DEVORE and seconded by DERNOCOEUR to adjourn at 9:13pm. Yes-All. Meeting adjourned.

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-Mike DeVore, Recording Secretary

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-Jessica Marks, Authority Board Chair

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



Saturday, December 07, 2024

Fire Authority Board:

Calls and Response:

During the month of November, the department responded to 89 calls. LAFD is at 1089 calls for the year coming into the last month. LAFD responded to one confirmed building fire that was contained to electrical equipment in a horse barn. 54 calls were for medical and medical assists, 7 calls for fire alarm activations or smoke scares, and 20 calls for vehicle accidents or technical assistance.

Training:

During the month of November there were two large group training. One weekend we trained on Ladders, Air trailer operation, and hose loading and deployment. The second large training consisted of small engines, fire alarms systems, and fire hose equipment. Team training was confidence course training utilizing the containers behind the station. The other event that took place over the last month was lieutenant testing. Testing lasted for a week and 5 candidates participated in the process.

Prevention and Community Wellness:

The month of November was still a good month of getting out into the community and installing smoke and carbon dioxide detectors. LAFD helped to sponsor a coat drive at the station over the thanksgiving weekend. It was a tremendous success and many coats were handed out to the community. Department is still currently a drop off location for the Toys for Tots.

Support Service:

Hose testing is still under way and we are down to the last 2000' of 5" hose. Still only one failure so far!! New water cans were purchased due to old foam ones no longer being excepted for testing. Clothing store was open for firefighters. We are also working on purchasing new uniform parts for those that are needing pieces.

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Saturday, December 07, 2024

Upcoming events include:

- CPR recertification
- SCBA training and response readiness
- Annual banquet and awards
- Christmas and new year holidays

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 Nov

Zone	Incident Type Code	Incident Type Name	Incident Number Count
<b>City of Lowell</b>			
	311	Medical assist, assist EMS crew	3
	320	Emergency medical service incident, other	1
	321	EMS call, excluding vehicle accident with injury	14
	322	Motor vehicle accident with injuries	1
	412	Gas leak (natural gas or LPG)	1
	551	Assist police or other governmental agency	1
	561	Unauthorized burning	1
	611	Dispatched & canceled en route	5
	651	Smoke scare, odor of smoke	1
	700	False alarm or false call, other	1
	745	Alarm system activation, no fire - unintentional	1
<b>City of Lowell Total</b>			<b>30</b>
<b>Lowell Township</b>			
	118	Trash or rubbish fire, contained	1
	142	Brush or brush-and-grass mixture fire	1
	321	EMS call, excluding vehicle accident with injury	28
	322	Motor vehicle accident with injuries	4
	440	Electrical wiring/equipment problem, other	1
	444	Power line down	1
	511	Lock-out	2
	531	Smoke or odor removal	1
	550	Public service assistance, other	1
	611	Dispatched & canceled en route	1
	733	Smoke detector activation due to malfunction	2
	745	Alarm system activation, no fire - unintentional	1
<b>Lowell Township Total</b>			<b>44</b>
<b>Vergennes Township</b>			
	111	Building fire	1
	311	Medical assist, assist EMS crew	1
	321	EMS call, excluding vehicle accident with injury	7
	322	Motor vehicle accident with injuries	1
	444	Power line down	2
	651	Smoke scare, odor of smoke	1
	710	Malicious, mischievous false call, other	1



# Lowell Area Fire Department

315 S. Hudson, Lowell, MI 49331

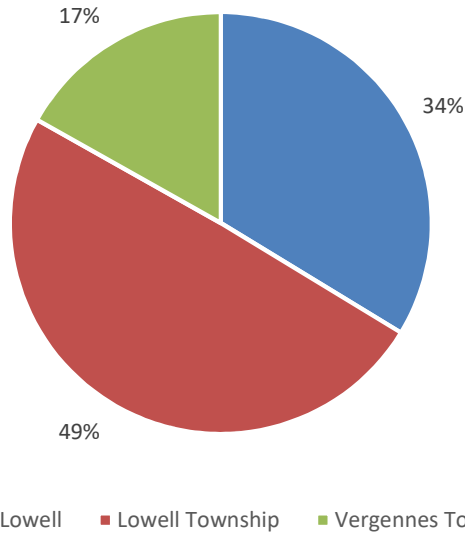
Phone: 616-897-7354

Zone	Incident Type Code	Incident Type Name	Incident Number Count
	744	Detector activation, no fire - unintentional	1
<b>Vergennes Township Total</b>			<b>15</b>
<b>Total</b>			<b>89</b>



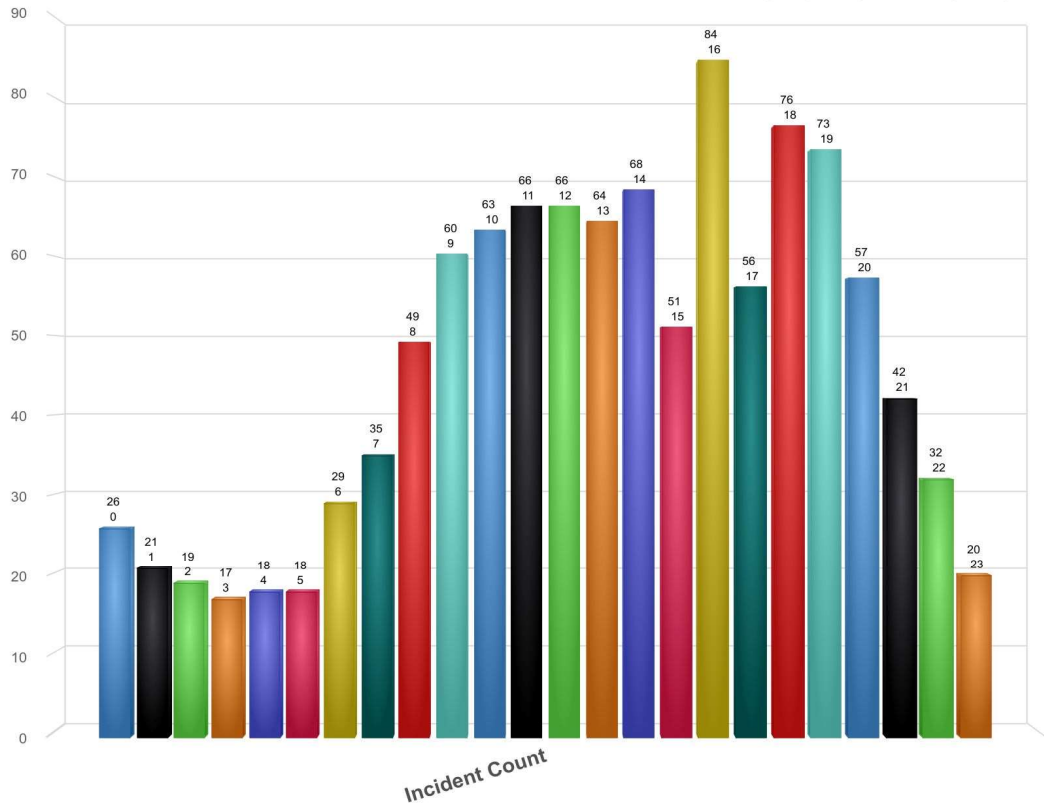
Zone	IncidentCount	ManHours
City of Lowell	30	69:28:35
Lowell Township	44	111:53:39
Vergennes Township	15	48:19:17

IncidentCount



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

- 0
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12
- 13
- 14
- 15
- 16
- 17
- 18
- 19
- 20
- 21
- 22
- 23



Total of Hour: 1,110

**Lowell Area Fire and Emergency Services Authority**  
**Statement of Net Position**  
**November 30, 2024**

		<u>ASSETS</u>
		Unrestricted
<b>Current Assets</b>	Cash	\$ 167,806.50
	Due from Lowell Township	-
	Due from Vergennes Township	-
	Due from City of Lowell	-
	<b>TOTAL Current Assets</b>	<u>167,806.50</u>
<b>Fixed Assets</b>	Furniture and Equipment	-
	<b>TOTAL ASSETS</b>	<u>\$ 167,806.50</u>
<b>Current Liabilities</b>		<u>LIABILITIES AND NET ASSETS</u>
	Payroll Clearing	\$ 136.98
	Deferred Revenue	\$ 7,290.00
	Accounts Payable	\$ 7,037.97
	Accrued Payroll	\$ -
	Payroll liabilities	\$ -
<b>Long-Term Liabilities</b>	<b>TOTAL Current Liabilities</b>	<u>14,464.95</u>
<b>Net Assets</b>	<b>TOTAL Long-Term liabilities</b>	<u>-</u>
	Beginning Net Assets	20,668.24
	Increase (Decrease) Net Assets	<u>132,673.31</u>
	<b>TOTAL Net Assets</b>	153,341.55
	<b>TOTAL LIABILITIES AND NET ASSETS</b>	<u>\$ 167,806.50</u>

**Lowell Fire Authority**  
**Statement of Revenues, Expenditures, and Changes in Fund Balances**  
**For the One and Five Months Ended November 2024**

	Current Month	General Fund Year to date	Budget	Available Balance	% of the budget used
<b>Revenues</b>					
Lowell Township	\$	150,395.30	300,790.61	\$ 150,395.31	50.00%
Vergennes Township		109,736.88	219,473.75	109,736.87	50.00%
City of Lowell		115,437.82	230,875.64	115,437.82	50.00%
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	730.00	3,038.59		(3,038.59)	#DIV/0!
Misc. Income	10,030.00	44,667.09	-	(44,667.09)	#DIV/0!
<b>Total Revenues</b>	\$ 10,760.00	\$ 416,367.54	\$ 751,140.00	\$ 334,772.46	55.43%

**Expenditures**

Retirement Compensation (Chief)	\$ 1,315.38	\$ 3,946.14	\$ 12,000.00	\$ 8,053.86	32.88%
Salaries--Part Time (Duty Hours)	6,099.00	31,521.00	82,040.00	50,519.00	38.42%
Employee Health Insurance	2,800.60	11,303.60	20,000.00	8,696.40	56.52%
Salaries--Full Time (Fire Chief)	10,961.55	34,739.80	95,000.00	60,260.20	36.57%
Salaries--Part Time (Paid On Call)	14,592.00	83,497.00	230,000.00	146,503.00	36.30%
Payroll Taxes	2,553.97	7,974.34	30,000.00	22,025.66	26.58%
Worker's Compensation	3,909.00	7,818.00	20,000.00	12,182.00	39.09%
Office Supplies	21.19	929.42	2,000.00	1,070.58	46.47%
Operating Supplies	7,751.92	20,570.23	50,000.00	29,429.77	41.14%
Fuel	674.76	5,078.62	15,000.00	9,921.38	33.86%
<b>Professional Services</b>					
Legal	-	674.00	3,000.00	2,326.00	22.47%
Accounting	600.00	3,000.00	10,000.00	7,000.00	30.00%
Auditing	-	5,300.00	5,500.00	200.00	96.36%
Biocare	756.38	10,349.72	13,000.00	2,650.28	79.61%
Kent County Fire Assessment	18,624.66	18,624.66	18,000.00	(624.66)	103.47%
Other Memberships	-	1,377.69	2,500.00	1,122.31	55.11%
Consulting	-	182.24			
Communications	702.83	11,128.09	19,000.00	7,871.91	58.57%
Travel Expenses	-	-	5,500.00	5,500.00	0.00%
Insurance	-	13,912.00	14,000.00	88.00	99.37%
Public Utilities	1,055.17	6,197.18	18,000.00	11,802.82	34.43%
Repair and Maintenance--Buildings	-	3,915.39	12,000.00	8,084.61	32.63%
Repair and Maintenance--Vehicles	-	8,556.14	24,000.00	15,443.86	35.65%
Repair and Maintenance--Other	872.00	3,343.25	4,800.00	1,456.75	69.65%
Miscellaneous	15.00	374.10	1,800.00	1,425.90	20.78%
Public Education	-	452.91	3,000.00	2,547.09	15.10%
Training	962.85	6,819.71	21,000.00	14,180.29	32.47%
Contingency Fund	-	-	20,000.00	20,000.00	0.00%
<b>Capital Expenses</b>					
Building Upgrades	-	-	-	-	#DIV/0!
Fire & Rescue Vehicle Equipment	-	2,800.00	-	(2,800.00)	#DIV/0!
Fire Vehicles	-	-	-	-	#DIV/0!
Capital Expense - Other	-	-	-	-	#DIV/0!
<b>TOTAL Expenditures</b>	\$ 74,268.26	\$ 304,385.23	\$ 751,140.00	\$ 446,937.01	40.52%
<b>INCREASE/DECREASE IN NET ASSETS</b>	(63,508.26)	111,982.31	-	(112,164.55)	
Beginning Net Assets	\$	20,668.24	\$	20,668.24	
Ending Net Assets	\$	132,650.55	\$	20,668.24	

	Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
<b>Ordinary Income/Expense</b>									
<b>Income</b>									
<b>Interest Income</b>									
	Deposit	11/29/2024			Deposit	2 · Checking Mercantile		4.01	4.01
	Deposit	11/30/2024			Deposit	Michigan CLASS		725.99	730.00
Total Interest Income							0.00	730.00	730.00
<b>Other Income</b>									
	Deposit	11/13/2024			Address signs	2 · Checking Mercantile		30.00	30.00
	Deposit	11/25/2024			Sale of Boat	2 · Checking Mercantile		10,000.00	10,030.00
Total Other Income							0.00	10,030.00	10,030.00
Total Income							0.00	10,760.00	10,760.00
Gross Profit							0.00	10,760.00	10,760.00
<b>Expense</b>									
<b>00013 · Retirement Compensation (Chief)</b>									
	Bill	11/01/2024	11.01.2024	MissionSquare	401A Contribution - Pay date 11.01.2024	20000 · Accounts Payable	438.46		438.46
	Bill	11/15/2024	11.15.2024	MissionSquare	401A Contribution - pay date 11.15.2024	20000 · Accounts Payable	438.46		876.92
	Bill	11/29/2024	11.29.2024	MissionSquare	401A Contribution 11.29.2024 Corwin Velzen	20000 · Accounts Payable	438.46		1,315.38
Total 00013 · Retirement Compensation (Chief)							1,315.38	0.00	1,315.38
<b>00011 · Wages-Part Time (Duty Hours)</b>									
Total 00011 · Wages-Part Time (Duty Hours)	General Journal	11/08/2024	235		Period: 10/01/2024 to 10/31/2024	00008 · Wages-Part Time (Paid On Call)	6,441.00		6,441.00
							6,441.00	0.00	6,441.00
<b>00012 · Employee Health Insurance</b>									
	Check	11/01/2024	EFT	HSA EFT Payments		2 · Checking Mercantile	100.00		100.00
	General Journal	11/01/2024	234		Period: 10/13/2024 to 10/26/2024	00007 · Salaries-Full Time (Fire Chief)		100.00	0.00
	Bill	11/07/2024	12.31.2024	Blue Cross Blue Shield	December 2024 Services	20000 · Accounts Payable	1,700.60		1,700.60
	General Journal	11/15/2024	236		Period: 10/27/2024 to 11/09/2024	00007 · Salaries-Full Time (Fire Chief)		100.00	1,600.60
	Check	11/15/2024	EFT	HSA EFT Payments		2 · Checking Mercantile	100.00		1,700.60
	General Journal	11/29/2024	237		Period: 11/10/2024 to 11/23/2024	00007 · Salaries-Full Time (Fire Chief)		100.00	1,600.60
	Check	11/29/2024	EFT	HSA EFT Payments		2 · Checking Mercantile	100.00		1,700.60
	Bill	11/29/2024	11.29.2024	Health Equity	Catch-up Match Contribution - Corwin Velzen	20000 · Accounts Payable	1,100.00		2,800.60
Total 00012 · Employee Health Insurance							3,100.60	300.00	2,800.60
<b>00007 · Salaries-Full Time (Fire Chief)</b>									
	General Journal	11/01/2024	234		Period: 10/13/2024 to 10/26/2024	-SPLIT-	3,653.85		3,653.85
	General Journal	11/15/2024	236		Period: 10/27/2024 to 11/09/2024	-SPLIT-	3,653.85		7,307.70
	General Journal	11/29/2024	237		Period: 11/10/2024 to 11/23/2024	-SPLIT-	3,653.85		10,961.55
Total 00007 · Salaries-Full Time (Fire Chief)							10,961.55	0.00	10,961.55
<b>00008 · Wages-Part Time (Paid On Call)</b>									
Total 00008 · Wages-Part Time (Paid On Call)	General Journal	11/08/2024	235		Period: 10/01/2024 to 10/31/2024	-SPLIT-	15,983.00		15,983.00
							15,983.00	0.00	15,983.00
<b>00009 · Payroll Taxes</b>									
	General Journal	11/01/2024	234		Period: 10/13/2024 to 10/26/2024	00007 · Salaries-Full Time (Fire Chief)	279.51		279.51
	General Journal	11/08/2024	235		Period: 10/01/2024 to 10/31/2024	00008 · Wages-Part Time (Paid On Call)	1,715.42		1,994.93
	General Journal	11/15/2024	236		Period: 10/27/2024 to 11/09/2024	00007 · Salaries-Full Time (Fire Chief)	279.52		2,274.45
	General Journal	11/29/2024	237		Period: 11/10/2024 to 11/23/2024	00007 · Salaries-Full Time (Fire Chief)	279.52		2,553.97
Total 00009 · Payroll Taxes							2,553.97	0.00	2,553.97
<b>64200 · Workers Compensation Insurance</b>									
Total 64200 · Workers Compensation Insurance	Bill	11/06/2024	3567207	Michigan Municipal League	Invoice 3567207	20000 · Accounts Payable	3,909.00		3,909.00
							3,909.00	0.00	3,909.00
<b>64900 · Office Supplies</b>									
Total 64900 · Office Supplies	Bill	11/08/2024	2924245013	Adobe	Invoice 2924245013	20000 · Accounts Payable	21.19		21.19
							21.19	0.00	21.19
<b>68000 · Operating Supplies</b>									
	Bill	11/01/2024	2690873	J&B Medical Supply	Invoice 2690873	20000 · Accounts Payable	20.82		20.82
	Bill	11/04/2024	55952	Eagle Engraving		20000 · Accounts Payable	167.20		188.02
	Bill	11/08/2024	2024-8182	Eagle Engraving	Invoice 2024-8182	20000 · Accounts Payable	134.05		322.07
	Bill	11/11/2024	8637849	Amazon.com	Invoice 8637849	20000 · Accounts Payable	55.99		378.06
	Bill	11/11/2024	8960	Eagle Engraving		20000 · Accounts Payable	494.95		873.01
	Bill	11/12/2024	2722481	J&B Medical Supply	Invoice 2722481	20000 · Accounts Payable	59.20		932.21
	Bill	11/14/2024	681936	Badge and Wallet	Order 681936	20000 · Accounts Payable	502.00		1,434.21
	Bill	11/14/2024	2024-8396	Eagle Engraving	Invoice 2024-8396	20000 · Accounts Payable	341.40		1,775.61
	Bill	11/19/2024	56906	Eagle Engraving	Order 56906	20000 · Accounts Payable	386.95		2,162.56

	Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
	Bill	11/19/2024	12709500	Chrouch Communications Inc	Invoice 12709500	20000 · Accounts Payable	339.60		2,502.16
	Bill	11/20/2024	2024-8577	Eagle Engraving	Invoice 2024-8577	20000 · Accounts Payable	459.95		2,962.11
	Bill	11/20/2024	254446	Fire Pros	Invoice 254446	20000 · Accounts Payable	273.10		3,235.21
	Bill	11/22/2024	4584	Allied Fire Sales & Service LLC	Invoice 4584	20000 · Accounts Payable	885.45		4,120.66
	Bill	11/22/2024	4585	Allied Fire Sales & Service LLC	Invoice 4585	20000 · Accounts Payable	130.65		4,251.31
	Bill	11/22/2024	12709501	Chrouch Communications Inc	Invoice 12709501	20000 · Accounts Payable	1,696.47		5,947.78
	Bill	11/25/2024	1077417	The Screen Print Dept	Order 1077417	20000 · Accounts Payable	1,189.32		7,137.10
	Bill	11/25/2024	11.25.24	The UPS Store	Purchase date 11.25.2024	20000 · Accounts Payable	64.93		7,202.03
	Bill	11/25/2024	681942	Badge and Wallet	Order 681942	20000 · Accounts Payable	296.00		7,498.03
	Bill	11/26/2024	11.26.2024	Curtis Cleaners		20000 · Accounts Payable	5.25		7,503.28
	Bill	11/27/2024	902487	Nye Uniform	Invoice 902487	20000 · Accounts Payable	64.50		7,567.78
	Bill	11/30/2024	11.30.2024	Bernard's Ace Hardware	November 2024	20000 · Accounts Payable	184.14		7,751.92
Total 68000 · Operating Supplies							7,751.92	0.00	7,751.92
<b>62300 · Fuel</b>									
	Bill	11/15/2024	CFS-4073183	Flyers Energy LLC	Invoice CFS-4073183	20000 · Accounts Payable	262.34		262.34
	Bill	11/30/2024	4085984	Flyers Energy LLC	CFS-4085984	20000 · Accounts Payable	412.42		674.76
Total 62300 · Fuel							674.76	0.00	674.76
<b>67000 · Professional Services</b>									
<b>67002 · Accounting</b>									
Total 67002 · Accounting	Check	11/05/2024	EFT	Billing EFT Payment		2 · Checking Mercantile	600.00		600.00
<b>67004 · Biocare</b>							600.00	0.00	600.00
	Bill	11/18/2024	838099	Corewell Health		20000 · Accounts Payable	26.19		26.19
	Bill	11/18/2024	839380	Corewell Health	Invoice 839380	20000 · Accounts Payable	370.19		396.38
	Bill	11/18/2024	839985	Corewell Health	Invoice 839985	20000 · Accounts Payable	360.00		756.38
Total 67004 · Biocare							756.38	0.00	756.38
<b>67005 · Kent County Fire Assessment</b>									
	Bill	11/15/2024	24111500310	County of Kent	Invoice 24111500310	20000 · Accounts Payable	9,500.25		9,500.25
	Bill	11/15/2024	24111500319	County of Kent	Invoice 24111500319	20000 · Accounts Payable	9,124.41		18,624.66
Total 67005 · Kent County Fire Assessment							18,624.66	0.00	18,624.66
Total 67000 · Professional Services							19,981.04	0.00	19,981.04
<b>61600 · Communications</b>									
	Bill	11/11/2024	11192024	AT&T	Invoice X11192024	20000 · Accounts Payable	126.83		126.83
	Bill	11/13/2024	E0500UAG2U	Microsoft	Invoice E0500UAG2U	20000 · Accounts Payable	576.00		702.83
Total 61600 · Communications							702.83	0.00	702.83
<b>68600 · Public Utilities</b>									
	Bill	11/01/2024	10.01.24-11.01.24	Consumers Energy	Services from 10.01.24 to 11.01.24	20000 · Accounts Payable	100.05		100.05
	Bill	11/15/2024	10.16.24-11.15.24	City of Lowell #2-02210-2 - Water Bill	Services from 10.16.2024 to 11.15.2024	20000 · Accounts Payable	293.31		393.36
	Bill	11/15/2024	10.16.24-11.15.24	City of Lowell #2-02215-1- Water Bill	Services from 10.16.24-11.15.24	20000 · Accounts Payable	182.74		576.10
	Bill	11/20/2024	63909033	GFL Environmental	Invoice KR63909033	20000 · Accounts Payable	40.24		616.34
	Bill	11/23/2024	10.25.24-11.23.24	Lowell Light and Power	Services from 10.25.24-11.23.24	20000 · Accounts Payable	438.83		1,055.17
Total 68600 · Public Utilities							1,055.17	0.00	1,055.17
<b>67200 · Repairs and Maintenance</b>									
<b>67203 · R&amp;M Other</b>									
	Bill	11/08/2024	0250551	Fire Pros	Invoice 0250551	20000 · Accounts Payable	297.00		297.00
	Bill	11/14/2024	2672	North Breathing Air, LLC	Invoice 2672	20000 · Accounts Payable	575.00		872.00
Total 67203 · R&M Other							872.00	0.00	872.00
Total 67200 · Repairs and Maintenance							872.00	0.00	872.00
<b>64800 · Miscellaneous</b>									
	Check	11/15/2024	EFT	Commercial Service Charge		2 · Checking Mercantile	9.00		9.00
	Check	11/29/2024	EFT	Commercial Service Charge		2 · Checking Mercantile	6.00		15.00
Total 64800 · Miscellaneous							15.00	0.00	15.00
<b>68300 · Training</b>									
	Bill	11/12/2024	1004	Cascade Twp Fire	Invoice 1004	20000 · Accounts Payable	675.00		675.00
	Bill	11/25/2024	6037	Michigan State Firemen's Association	Invoice 6037	20000 · Accounts Payable	287.85		962.85
Total 68300 · Training							962.85	0.00	962.85
Total Expense							76,301.26	300.00	76,001.26
Net Ordinary Income							76,301.26	11,060.00	-65,241.26
<b>Net Income</b>							<b>76,301.26</b>	<b>11,060.00</b>	<b>-65,241.26</b>



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

RETURN SERVICE REQUESTED

Your Statement Of Accounts  
11/1/2024-11/30/2024  
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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SECURITY NOTICE: LMCU will never ask for your online banking password or PIN. Stay safe over the holidays: beware of fraudsters who may pose as LMCU via text, email, or phone. If you suspect your account has been compromised, contact us at (800) 242-9790. Learn more at LMCU.org/Security.  
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**Summary-Share Accounts**

ID#	Type	Beginning Balance	Ending Balance
00	MEMBER SAVINGS	\$310.30	\$310.30
01	BUSINESS STANDARD CHECKING	\$10,802.50	\$10,852.50
40	6 MONTH CERTIFICATE	\$10,157.94	\$10,198.47
	Total		\$21,361.27

**MEMBER SAVINGS**

**Share Account ID 00**

Trans	Eff Date	Transaction	Withdrawal	Deposit	Balance
		<b>Total Deposits</b>			\$0.00
		<b>Total Withdrawals</b>			\$0.00
Nov 01		Beginning Balance			\$310.30
Nov 30		Ending Balance			\$310.30

**BUSINESS STANDARD CHECKING**

**Share Account ID 01**

Trans	Eff Date	Transaction	Withdrawal	Deposit	Balance
		<b>Total Deposits</b>			\$50.00
		<b>Total Withdrawals</b>			\$0.00
Nov 01		Beginning Balance			\$10,802.50
Nov 13	Nov 13	Deposit Bulk		\$50.00	\$10,852.50
Nov 30		Ending Balance			\$10,852.50

**6 MONTH CERTIFICATE**

**Share Account ID 40**

Trans	Eff Date	Transaction	Withdrawal	Deposit	Balance
		<b>Total Deposits</b>			\$40.53
		<b>Total Withdrawals</b>			\$0.00
Nov 01		Beginning Balance			\$10,157.94
Nov 20	Nov 20	Deposit Dividend 4.698%		\$40.53	\$10,198.47
		***Annual Percentage Yield Earned 4.800% from 10/20/2024 to 11/19/2024			
Nov 30		Ending Balance			\$10,198.47
		Maturity Date:12/20/2024			

**Dividend Summary**

Account	Dividends Year To Date
MEMBER SAVINGS	\$0.30
BUSINESS STANDARD CHECKING	\$0.00
6 MONTH CERTIFICATE	\$198.47
<b>Total</b>	<b>\$198.77</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		11/1/2024	11/30/2024	4.8259%

<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	150,914.98	0.00	50,000.00	101,457.23	542.25
MI-01-0882-0002	Cable Fund Grant	0.14	0.00	0.00	0.14	0.00
MI-01-0882-0003	LAFASA Fund Balance	20,897.17	0.00	0.00	20,980.00	82.83
MI-01-0882-0004	Capital Fund	25,459.46	0.00	0.00	25,560.37	100.91
	<b>Total</b>	197,271.75	0.00	50,000.00	147,997.74	725.99

**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>
11/01/2024	Beginning Balance			150,914.98	
11/19/2024	Withdrawal	0.00	30,000.00		3723552
11/25/2024	Withdrawal	0.00	20,000.00		3734777
11/30/2024	Income Dividend Reinvestment	542.25	0.00		
11/30/2024	Ending Balance			101,457.23	

**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>
11/01/2024	Beginning Balance			0.14	
11/30/2024	Income Dividend Reinvestment	0.00	0.00		

11/30/2024 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>
11/01/2024	Beginning Balance			20,897.17	
11/30/2024	Income Dividend Reinvestment	82.83	0.00		
11/30/2024	Ending Balance			20,980.00	

**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>
11/01/2024	Beginning Balance			25,459.46	
11/30/2024	Income Dividend Reinvestment	100.91	0.00		
11/30/2024	Ending Balance			25,560.37	