

**Charge Off Summary
December 2024**

<u>TYPE OF CUSTOMER</u>	<u>AMOUNT BEFORE DEPOSIT/INTEREST APPLIED</u>	<u>DEPOSIT APPLIED</u>	<u>AMOUNT AFTER DEPOSIT/INTEREST APPLIED</u>	<u>AMOUNT OF CHARGE OFF PER \$100 BILLED</u>
Residential	\$100,932.09	\$36,612.43	\$64,319.66	0.093%
Commercial	\$3,828.36	\$1,699.75	\$2,128.61	0.003%
Miscellaneous	\$0.00	\$0.00	\$0.00	0.000%
Bankruptcy	\$1,664.80	\$370.54	\$1,294.26	0.002%
Total	\$106,425.25	\$38,682.72	\$67,742.53	0.104%

Historical Charge-Off Information

	2024			2023			2022		
	<u>Charge-Off Amount</u>	<u># of Charge-Offs</u>	<u>Average Amount</u>	<u>Charge-Off Amount</u>	<u># of Charge-Offs</u>	<u>Average Amount</u>	<u>Charge-Off Amount</u>	<u># of Charge-Offs</u>	<u>Average Amount</u>
1st Qtr	\$76,910.34	206	\$373.35	\$166,886.39	309	\$540.09	\$64,808.78	230	\$281.78
2nd Qtr	\$67,742.53	226	\$299.75	\$108,696.15	221	\$491.84	\$70,413.13	248	\$283.92
3rd Qtr				\$152,227.82	359	\$424.03	\$140,408.89	334	\$420.39
4th Qtr				\$96,414.09	268	\$359.75	\$131,429.63	225	\$584.13