

**Charge Off Summary  
May 2021**

<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	\$116,685.14	\$36,047.88	\$80,637.26	0.125%
Commercial	\$23,342.50	\$5,197.26	\$18,145.24	0.028%
Miscellaneous	\$0.00	\$0.00	\$0.00	0.000%
Bankruptcy	\$0.00	\$0.00	\$0.00	0.000%
<u>Total</u>	<u>\$140,027.64</u>	<u>\$41,245.14</u>	<u>\$98,782.50</u>	<u>0.153%</u>

**Historical Charge-Off Information**

	<b>2020</b>			<b>2019</b>	
	<u>Charge-Off Amount</u>	<u># of Charge-Offs</u>	<u>Average Amount</u>	<u>Charge-Off Amount</u>	<u># of Charge-Offs</u>
1st Qtr	\$39,679.47	172	\$230.69	\$34,570.84	167
2nd Qtr	\$48,069.11	185	\$259.83	\$32,851.40	172
3rd Qtr	\$146,994.92	306	\$480.38	\$81,959.56	312
4th Qtr	\$98,782.50	258	\$382.88	\$59,280.23	248