

**Charge Off Summary
December 2023**

<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	\$108,414.16	\$40,872.49	\$67,541.67	0.110%
Commercial	\$39,442.53	\$7,697.27	\$31,745.26	0.052%
Miscellaneous	\$0.00	\$0.00	\$0.00	0.000%
Bankruptcy	\$9,860.03	\$450.81	\$9,409.22	0.015%
Total	\$157,716.72	\$49,020.57	\$108,696.15	0.177%

Historical Charge-Off Information

	2023			2022			2021		
	<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	\$166,886.39	309	\$540.09	\$64,808.78	230	\$281.78	\$44,693.78	172	\$259.85
2nd Qtr	\$108,696.15	221	\$491.84	\$70,413.13	248	\$283.92	\$37,659.80	179	\$210.39
3rd Qtr				\$140,408.89	334	\$420.39	\$74,861.77	256	\$292.43
4th Qtr				\$131,429.63	225	\$584.13	\$51,983.87	214	\$242.92