

**Charge Off Summary  
February 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	\$202,814.71	\$67,933.35	\$134,881.36	0.159%
Commercial	\$15,717.59	\$7,015.73	\$8,701.86	0.010%
Miscellaneous	\$1,525.00	\$0.00	\$1,525.00	0.002%
Bankruptcy	\$7,119.60	\$0.00	\$7,119.60	0.008%
<b>Total</b>	<b>\$227,176.90</b>	<b>\$74,949.08</b>	<b>\$152,227.82</b>	<b>0.180%</b>

**Historical Charge-Off Information**

	<b>2023</b>			<b>2022</b>			<b>2021</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>	<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	\$152,227.82	359	\$424.03	\$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