

**Charge Off Summary
May 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	\$106,391.37	\$40,749.13	\$65,642.24	0.095%
Commercial	\$13,145.05	\$2,622.86	\$10,522.19	0.015%
Miscellaneous	\$0.00	\$0.00	\$0.00	0.000%
Bankruptcy	\$1,017.63	\$271.72	\$745.91	0.001%
Total	\$120,554.05	\$43,643.71	\$76,910.34	0.119%

Historical Charge-Off Information

	2024			2023			2022		
	Charge-Off Amount	# of Charge-Offs	Average Amount	Charge-Off Amount	# of Charge-Offs	Average Amount	Charge-Off Amount	# of Charge-Offs	Average Amount
1st Qtr	\$76,910.34	206	\$373.35	\$166,886.39	309	\$540.09	\$64,808.78	230	\$281.78
2nd Qtr				\$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