Everett Farms Homeowners Association
Balance Sheet
As of September 30, 2025

	Sep 30, 25
ASSETS	
Current Assets	
Checking/Savings	
MSU Spartan Saver 131086509	5.00
MSU IMMA 131086529	14,402.10
MSU Sm Bus Checking 131086589	13,329.85
Total Checking/Savings	27,736.95
Accounts Receivable	
Accounts Receivable	70.00
Total Accounts Receivable	70.00
Total Current Assets	27,806.95
TOTAL ASSETS	**27,806.95**
LIABILITIES & EQUITY	
Equity	
Fund Balance	18,219.95
Net Income	9,587.00
Total Equity	27,806.95
TOTAL LIABILITIES & EQUITY	**27,806.95**

Everett Farms Homeowners Association
Check Detail
January through September 2025

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	**1008**	**01/03/2025**	**USPS**		**MSU Sm Bus Chec...**		**-142.00**
					Postage, Mailing Se...	-142.00	142.00
TOTAL						-142.00	142.00
Check	**1009**	**01/03/2025**	**Eastside Tax & Ac...**		**MSU Sm Bus Chec...**		**-50.00**
					Accounting Fees	-50.00	50.00
TOTAL						-50.00	50.00
Check	**1010**	**01/07/2025**	**Sustain Lawn Serv...**		**MSU Sm Bus Chec...**		**-775.00**
					Landscaping Etc	-775.00	775.00
TOTAL						-775.00	775.00
Check	**1011**	**01/20/2025**	**Cary Ford**		**MSU Sm Bus Chec...**		**-78.86**
					Printing and Copying	-78.86	78.86
TOTAL						-78.86	78.86
Check	**1012**	**01/20/2025**	**Auto Owners Insur...**		**MSU Sm Bus Chec...**		**-1,354.00**
					Insurance	-1,354.00	1,354.00
TOTAL						-1,354.00	1,354.00
Check	**1013**	**01/20/2025**	**Consumers Energy**		**MSU Sm Bus Chec...**		**-103.49**
					Electricity	-103.49	103.49
TOTAL						-103.49	103.49
Check	**1014**	**02/04/2025**	**Eastside Tax & Ac...**		**MSU Sm Bus Chec...**		**-125.00**
					Accounting Fees	-125.00	125.00
TOTAL						-125.00	125.00
Check	**1015**	**02/05/2025**	**Mark Watrich**		**MSU Sm Bus Chec...**		**-44.34**
					Books, Subscription...	-44.34	44.34
TOTAL						-44.34	44.34
Check	**1016**	**02/20/2025**	**Consumers Energy**		**MSU Sm Bus Chec...**		**-99.83**
					Electricity	-99.83	99.83
TOTAL						-99.83	99.83
Check	**1017**	**03/14/2025**	**Meridian Charter T...**		**MSU Sm Bus Chec...**		**-24.00**
					Water	-24.00	24.00
TOTAL						-24.00	24.00

Everett Farms Homeowners Association
Check Detail
January through September 2025

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	**1018**	**03/14/2025**	**My Safe Domains**		**MSU Sm Bus Chec...**		**-295.00**
					Books, Subscription...	-295.00	295.00
TOTAL						-295.00	295.00
Check	**1019**	**03/20/2025**	**Consumers Energy**		**MSU Sm Bus Chec...**		**-99.00**
					Electricity	-99.00	99.00
TOTAL						-99.00	99.00
Check	**1020**	**04/21/2025**	**Consumers Energy**		**MSU Sm Bus Chec...**		**-199.59**
					Electricity	-199.59	199.59
TOTAL						-199.59	199.59
Check	**1021**	**04/21/2025**	**Sustain Lawn Serv...**		**MSU Sm Bus Chec...**		**-302.50**
					Landscaping Etc	-302.50	302.50
TOTAL						-302.50	302.50
Check	**1022**	**04/21/2025**	**Eastside Tax & Ac...**		**MSU Sm Bus Chec...**		**-150.00**
					Accounting Fees	-150.00	150.00
TOTAL						-150.00	150.00
Check	**1023**	**05/09/2025**	**Sustain Lawn Serv...**		**MSU Sm Bus Chec...**		**-110.00**
					Landscaping Etc	-110.00	110.00
TOTAL						-110.00	110.00
Check	**1024**	**05/09/2025**	**Eastside Tax & Ac...**		**MSU Sm Bus Chec...**		**-50.00**
					Accounting Fees	-50.00	50.00
TOTAL						-50.00	50.00
Check	**1025**	**06/20/2025**	**Consumers Energy**		**MSU Sm Bus Chec...**		**-97.62**
					Electricity	-97.62	97.62
TOTAL						-97.62	97.62
Check	**1026**	**06/02/2025**	**Sustain Lawn Serv...**		**MSU Sm Bus Chec...**		**-850.40**
					Landscaping Etc	-850.40	850.40
TOTAL						-850.40	850.40
Check	**1027**	**06/04/2025**	**Eastside Tax & Ac...**		**MSU Sm Bus Chec...**		**-50.00**
					Accounting Fees	-50.00	50.00
TOTAL						-50.00	50.00

Everett Farms Homeowners Association
Check Detail
January through September 2025

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	**1028**	**06/11/2025**	**Meridian Charter T...**		**MSU Sm Bus Chec...**		**-36.00**
					Water	-36.00	36.00
TOTAL						-36.00	36.00
Check	**1029**	**07/08/2025**	**Land Visions**		**MSU Sm Bus Chec...**		**-220.00**
					Landscaping Etc	-220.00	220.00
TOTAL						-220.00	220.00
Check	**1030**	**07/08/2025**	**Eastside Tax & Ac...**		**MSU Sm Bus Chec...**		**-50.00**
					Accounting Fees	-50.00	50.00
TOTAL						-50.00	50.00
Check	**1031**	**07/18/2025**	**Consumers Energy**		**MSU Sm Bus Chec...**		**-99.43**
					Electricity	-99.43	99.43
TOTAL						-99.43	99.43
Check	**1032**	**07/28/2025**	**Sustain Lawn Serv...**		**MSU Sm Bus Chec...**		**-1,057.60**
					Landscaping Etc	-1,057.60	1,057.60
TOTAL						-1,057.60	1,057.60
Check	**1033**	**08/06/2025**	**Eastside Tax & Ac...**		**MSU Sm Bus Chec...**		**-50.00**
					Accounting Fees	-50.00	50.00
TOTAL						-50.00	50.00
Check	**1034**	**08/09/2025**	**Cary Ford**		**MSU Sm Bus Chec...**		**-20.00**
					Legal Fees	-20.00	20.00
TOTAL						-20.00	20.00
Check	**1035**	**08/21/2025**	**Consumers Energy**		**MSU Sm Bus Chec...**		**-99.06**
					Electricity	-99.06	99.06
TOTAL						-99.06	99.06
Check	**1036**	**09/03/2025**	**Eastside Tax & Ac...**		**MSU Sm Bus Chec...**		**-50.00**
					Accounting Fees	-50.00	50.00
TOTAL						-50.00	50.00
Check	**1037**	**09/05/2025**	**Meridian Charter T...**		**MSU Sm Bus Chec...**		**-110.30**
					Water	-110.30	110.30
TOTAL						-110.30	110.30

Everett Farms Homeowners Association
Check Detail
January through September 2025

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	**1038**	**09/08/2025**	**Arbor Lawn**		**MSU Sm Bus Chec...**		**-454.68**
					Holiday Decorations	-454.68	454.68
TOTAL						-454.68	454.68
Check	**1039**	**09/16/2025**	**Land Visions**		**MSU Sm Bus Chec...**		**-75.00**
					Landscaping Etc	-75.00	75.00
TOTAL						-75.00	75.00
Check	**1040**	**09/16/2025**	**Consumers Energy**		**MSU Sm Bus Chec...**		**-100.92**
					Electricity	-100.92	100.92
TOTAL						-100.92	100.92

Everett Farms Homeowners Association
Profit & Loss Budget vs. Actual
January through September 2025

	Jan - Sep 25	Budget	$ Over Budget
Ordinary Income/Expense			
Income			
Investments			
Interest-Savings, Short-term CD	113.92		
Total Investments	113.92		
Program Income			
Dues	16,500.00	16,500.00	0.00
Program Income - Other	295.00		
Total Program Income	16,795.00	16,500.00	295.00
Miscellaneous Income	31.70		
Total Income	16,940.62	16,500.00	440.62
Expense			
Business Expenses			
Insurance	1,354.00	1,280.00	74.00
Total Business Expenses	1,354.00	1,280.00	74.00
Contract Services			
Accounting Fees	575.00	1,000.00	-425.00
Holiday Decorations	454.68	450.00	4.68
Irrigation	0.00	1,160.00	-1,160.00
Landscaping Etc	3,390.50	5,500.00	-2,109.50
Legal Fees	20.00	140.00	-120.00
Mowing	0.00	3,590.00	-3,590.00
Total Contract Services	4,440.18	11,840.00	-7,399.82
Operations			
Books, Subscriptions, Reference	339.34		
Postage, Mailing Service	142.00	200.00	-58.00
Printing and Copying	78.86		
Supplies	0.00	789.00	-789.00
Total Operations	560.20	989.00	-428.80
Utilities			
Water	170.30	450.00	-279.70
Electricity	898.94	1,200.00	-301.06
Total Utilities	1,069.24	1,650.00	-580.76
Total Expense	7,423.62	15,759.00	-8,335.38
Net Ordinary Income	9,517.00	741.00	8,776.00
Net Income	**9,517.00**	**741.00**	**8,776.00**

Statement of Account

msufcu
MSU FEDERAL CREDIT UNION

3777 WEST ROAD
P.O. BOX 1208
EAST LANSING, MI 48826
TELEPHONE: (517) 333-2424
1-800-MSU-4YOU

EVERETT FARMS HOMEOWNERS ASSOCIATION
PO BOX 335
HASLETT MI 48840-0335

**DEBITS: New Loans, Add-ons, Principal Reversal or Share Withdrawals
The daily periodic rate and the ANNUAL PERCENTAGE RATE used to compute the FINANCE CHARGE for each open-end loan is printed above the transaction relating to the loan. The FINANCE CHARGE for an open-end loan is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the FINANCE CHARGE is that balance each day after credits are subtracted and new advances or other charges are added.

BUSINESS SPARTAN SAVER - 09 — **Dividends Earned YTD: $0.00**

Post Date	Trans Date	Amount	Balance	Description
07-01			**5.00**	**Balance Forward**
07-31			**5.00**	**Ending Balance**

BUSINESS IMMA - 29 — **Dividends Earned YTD: $87.70**

Post Date	Trans Date	Amount	Balance	Description
07-01			**14,362.54**	**Balance Forward**
07-31		13.34	14,375.88	Deposit Dividend Tiered Rate
		Annual Percentage Yield Earned		1.10% from 07/01/2025 through 07/31/2025
07-31			**14,375.88**	**Ending Balance**

SMALL BUSINESS CHECKING - 89 — **Dividends Earned YTD: $0.00**

Post Date	Trans Date	Amount	Balance	Description
07-01			**15,305.46**	**Balance Forward**
07-02		-97.62	15,207.84	Draft 1025
07-09		-36.00	15,171.84	Withdrawal Check 00 802434475 Disbursed 36.00
07-09		-50.00	15,121.84	Draft 1030
07-16		-220.00	14,901.84	Draft 1029
07-21		415.00	15,316.84	Deposit
07-29		-99.43	15,217.41	Draft 1031
07-31			**15,217.41**	**Ending Balance**

Cleared Check Summary

Number	Amount	Number	Amount	Number	Amount	Number	Amount
1025	97.62	1029*	220.00	1030	50.00	1031	99.43

4 Cleared Checks for $467.05
* denotes draft out of sequence

Withdrawals and Other Charges

Date	Amount	Description
07-09	36.00	Withdrawal

Deposits and Other Credits

Date	Amount	Description
07-21	415.00	Deposit

YEAR-TO-DATE SUMMARIES

Dividends Paid	87.70

Everett Farms Homeowners Association
Reconciliation Detail
MSU Sm Bus Checking 131086589, Period Ending 07/31/2025

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						15,305.46
Cleared Transactions						
Checks and Payments - 5 items						
Check	06/11/2025	1028	Meridian Charter To...	X	-36.00	-36.00
Check	06/20/2025	1025	Consumers Energy	X	-97.62	-133.62
Check	07/08/2025	1029	Land Visions	X	-220.00	-353.62
Check	07/08/2025	1030	Eastside Tax & Acc...	X	-50.00	-403.62
Check	07/18/2025	1031	Consumers Energy	X	-99.43	-503.05
Total Checks and Payments					-503.05	-503.05
Deposits and Credits - 1 item						
Transfer	07/21/2025			X	415.00	415.00
Total Deposits and Credits					415.00	415.00
Total Cleared Transactions					-88.05	-88.05
Cleared Balance					-88.05	15,217.41
Uncleared Transactions						
Checks and Payments - 1 item						
Check	07/28/2025	1032	Sustain Lawn Servic...		-1,057.60	-1,057.60
Total Checks and Payments					-1,057.60	-1,057.60
Total Uncleared Transactions					-1,057.60	-1,057.60
Register Balance as of 07/31/2025					-1,145.65	14,159.81
New Transactions						
Checks and Payments - 3 items						
Check	08/06/2025	1033	Eastside Tax & Acc...		-50.00	-50.00
Check	08/09/2025	1034	Cary Ford		-20.00	-70.00
Check	08/21/2025	1035	Consumers Energy		-99.06	-169.06
Total Checks and Payments					-169.06	-169.06
Total New Transactions					-169.06	-169.06
Ending Balance					**-1,314.71**	**13,990.75**

Everett Farms Homeowners Association
Reconciliation Detail
MSU IMMA 131086529, Period Ending 07/31/2025

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						14,362.54
Cleared Transactions						
Checks and Payments - 1 item						
Transfer	07/21/2025			X	-415.00	-415.00
Total Checks and Payments					-415.00	-415.00
Deposits and Credits - 2 items						
Deposit	07/18/2025			X	415.00	415.00
Deposit	08/31/2025			X	13.34	428.34
Total Deposits and Credits					428.34	428.34
Total Cleared Transactions					13.34	13.34
Cleared Balance					13.34	14,375.88
Register Balance as of 07/31/2025					13.34	14,375.88
Ending Balance					**13.34**	**14,375.88**

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MSU FEDERAL CREDIT UNION
3777 WEST ROAD
PO BOX 1208
EAST LANSING, MI 48826-1208
TELEPHONE: 517-333-2424
800-678-4968

Statement of Account

Aug 1 2025 to Aug 31 2025
Account Number: 1310865

24196 1 AV 0.593 63509 - 24196 - 74
EVERETT FARMS HOMEOWNERS ASSOCIATION
PO BOX 335
HASLETT MI 48840-0335

****DEBITS: New Loans, Add-ons, Principal Reversal or Share Withdrawals**
The daily periodic rate and the **ANNUAL PERCENTAGE RATE** used to compute the **FINANCE CHARGE** for each open-end loan is printed above the transaction relating to the loan. The **FINANCE CHARGE** for an open-end loan is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the **FINANCE CHARGE** is that balance each day after credits are subtracted and new advances or other charges are added.

BUSINESS SPARTAN SAVER - 09

Dividends Earned YTD: $0.00

Post Date	Trans Date	Amount	Balance	Description
08-01			**5.00**	**Balance Forward**
08-31			**5.00**	**Ending Balance**

BUSINESS IMMA - 29

Dividends Earned YTD: $101.06

Post Date	Trans Date	Amount	Balance	Description
08-01			**14,375.88**	**Balance Forward**
08-31		13.36	14,389.24	Deposit Dividend Tiered Rate
		Annual Percentage Yield Earned 1.10% from 08/01/25 through 08/31/25		
08-31			**14,389.24**	**Ending Balance**

SMALL BUSINESS CHECKING - 89

Dividends Earned YTD: $0.00

Post Date	Trans Date	Amount	Balance	Description
08-01			**15,217.41**	**Balance Forward**
08-08		-50.00	15,167.41	Draft 1033
08-11		-20.00	15,147.41	Draft 1034
08-12		-1,057.60	14,089.81	Draft 1032
08-31			**14,089.81**	**Ending Balance**

Cleared Check Summary

Number	Amount	Number	Amount	Number	Amount	Number	Amount
1032	1,057.60	1033	50.00	1034	20.00		

* denotes draft out of sequence
3 Drafts Cleared for 1,127.60

YEAR-TO-DATE SUMMARIES

Dividends Paid	101.06

Draft Number	Amount	Draft Number	Amount
		Total ▶	

Period Ending	
1. Subtract from your draft register any charges listed on this draft statement which you have not previously deducted from your balance. Add any dividends.	
2. Enter draft balance shown on this statement here.	$
3. Enter deposits made later than the ending date of this statement +	$
+	$
+	$
TOTAL (2 plus 3)	$
4. In your draft register, check off all drafts paid. In area provided at left list numbers and amounts of all unpaid drafts.	
5. Subtract total drafts outstanding. –	$
6. This amount should equal your draft register balance.	$

If you do not balance: 1. Verify additions and subtractions, both above and in your draft register. 2. Compare the dollar amounts of drafts listed on this statement with the draft amounts listed in your draft register. 3. Compare the dollar amount of deposits listed on this statement with the deposit amounts recorded in your draft register.

FOR CONSUMER OPEN-END LOANS ONLY (CONSUMER LINES OF CREDIT, CREDIT CARDS, AND HELOCS)

What to do if you find a mistake on your statement:

If you think there is an error on your statement, write to us or call us at:

MSU Federal Credit Union
PO Box 1208
East Lansing, MI 48826-1208
800-678-4968

You may also visit our website: **www.msufcu.org.**

In your letter, please provide the following information:

- **Account Information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of Problem:** Describe what you believe to be in error on your statement and why you believe it is an error.

You must contact us within 60 days of the error appearing on your statement.

You must notify us of any potential errors in writing by mail or electronically. You may call us, but if you do, we are not required to investigate any potential errors, and you may be required to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50.
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address listed above. While we investigate, the same rules apply to the disputed amount as discussed above.

FOR CONSUMER ACCOUNTS ONLY: IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt, write us or call us as soon as possible at:

MSU Federal Credit Union
PO Box 1208
East Lansing, MI 48826-1208
800-678-4968

We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

- **Account Information:** Your name and account number.
- **Description of Problem:** Describe the error or transfer you are unsure about and explain as clearly as possible why you believe there is an error or why you need more information.
- **Dollar Amount:** Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do so, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Everett Farms Homeowners Association
Reconciliation Summary
MSU Sm Bus Checking 131086589, Period Ending 08/31/2025

		Aug 31, 25
Beginning Balance		15,217.41
Cleared Transactions		
Checks and Payments - 3 items	-1,127.60	
Total Cleared Transactions		-1,127.60
Cleared Balance		**14,089.81**
Uncleared Transactions		
Checks and Payments - 1 item	-99.06	
Total Uncleared Transactions		-99.06
Register Balance as of 08/31/2025		**13,990.75**
New Transactions		
Checks and Payments - 7 items	-2,999.00	
Deposits and Credits - 1 item	130.00	
Total New Transactions		-2,869.00
Ending Balance		**11,121.75**

Everett Farms Homeowners Association
Reconciliation Detail
MSU Sm Bus Checking 131086589, Period Ending 08/31/2025

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						15,217.41
Cleared Transactions						
Checks and Payments - 3 items						
Check	07/28/2025	1032	Sustain Lawn Servic...	X	-1,057.60	-1,057.60
Check	08/06/2025	1033	Eastside Tax & Acc...	X	-50.00	-1,107.60
Check	08/09/2025	1034	Cary Ford	X	-20.00	-1,127.60
Total Checks and Payments					-1,127.60	-1,127.60
Total Cleared Transactions					-1,127.60	-1,127.60
Cleared Balance					-1,127.60	14,089.81
Uncleared Transactions						
Checks and Payments - 1 item						
Check	08/21/2025	1035	Consumers Energy		-99.06	-99.06
Total Checks and Payments					-99.06	-99.06
Total Uncleared Transactions					-99.06	-99.06
Register Balance as of 08/31/2025					-1,226.66	13,990.75
New Transactions						
Checks and Payments - 7 items						
Check	09/03/2025	1036	Eastside Tax & Acc...		-50.00	-50.00
Check	09/05/2025	1037	Meridian Charter To...		-110.00	-160.00
Check	09/08/2025	1038	Arbor Lawn		-454.68	-614.68
Check	09/16/2025	1040	Consumers Energy		-100.92	-715.60
Check	09/16/2025	1039	Land Visions		-75.00	-790.60
Check	10/03/2025	1042	Sustain Lawn Servic...		-2,158.40	-2,949.00
Check	10/03/2025	1041	Eastside Tax & Acc...		-50.00	-2,999.00
Total Checks and Payments					-2,999.00	-2,999.00
Deposits and Credits - 1 item						
Deposit	09/16/2025				130.00	130.00
Total Deposits and Credits					130.00	130.00
Total New Transactions					-2,869.00	-2,869.00
Ending Balance					**-4,095.66**	**11,121.75**

Everett Farms Homeowners Association
Reconciliation Summary
MSU IMMA 131086529, Period Ending 08/31/2025

		Aug 31, 25
Beginning Balance		14,375.88
Cleared Transactions		
Deposits and Credits - 1 item	13.36	
Total Cleared Transactions	13.36	
Cleared Balance		**14,389.24**
Register Balance as of 08/31/2025		14,389.24
New Transactions		
Deposits and Credits - 1 item	12.86	
Total New Transactions	12.86	
Ending Balance		**14,402.10**

Everett Farms Homeowners Association
Reconciliation Detail
MSU IMMA 131086529, Period Ending 08/31/2025

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						14,375.88
Cleared Transactions						
Deposits and Credits - 1 item						
Deposit	08/31/2025	DEP		X	13.36	13.36
Total Deposits and Credits					13.36	13.36
Total Cleared Transactions					13.36	13.36
Cleared Balance					13.36	14,389.24
Register Balance as of 08/31/2025					13.36	14,389.24
New Transactions						
Deposits and Credits - 1 item						
Deposit	09/30/2025	DEP			12.86	12.86
Total Deposits and Credits					12.86	12.86
Total New Transactions					12.86	12.86
Ending Balance					**26.22**	**14,402.10**

msufcu
MSU FEDERAL CREDIT UNION

Statement of Account

3777 WEST ROAD
P.O. BOX 1208
EAST LANSING, MI 48826
TELEPHONE: (517) 333-2424
1-800-MSU-4YOU

EVERETT FARMS HOMEOWNERS ASSOCIATION
PO BOX 335
HASLETT MI 48840-0335

**DEBITS: New Loans, Add-ons, Principal Reversal or Share Withdrawals
The daily periodic rate and the ANNUAL PERCENTAGE RATE used to compute the FINANCE CHARGE for each open-end loan is printed above the transaction relating to the loan. The FINANCE CHARGE for an open-end loan is computed by applying the periodic rate to each unpaid balance for the exact number of days each balance was outstanding. The balance used to compute the FINANCE CHARGE is that balance each day after credits are subtracted and new advances or other charges are added.

BUSINESS SPARTAN SAVER - 09 — **Dividends Earned YTD: $0.00**

Post Date	Trans Date	Amount	Balance	Description
09-01			**5.00**	**Balance Forward**
09-30			**5.00**	**Ending Balance**

BUSINESS IMMA - 29 — **Dividends Earned YTD: $113.92**

Post Date	Trans Date	Amount	Balance	Description
09-01			**14,389.24**	**Balance Forward**
09-30		12.86	14,402.10	Deposit Dividend Tiered Rate
		Annual Percentage Yield Earned		1.09% from 09/01/2025 through 09/30/2025
09-30			**14,402.10**	**Ending Balance**

SMALL BUSINESS CHECKING - 89 — **Dividends Earned YTD: $0.00**

Post Date	Trans Date	Amount	Balance	Description
09-01			**14,089.81**	**Balance Forward**
09-04		-99.06	13,990.75	Draft 1035
09-08		-50.00	13,940.75	Draft 1036 Tracer
09-12		-110.30	13,830.45	Draft 1037
09-16		130.00	13,960.45	Deposit
09-17		-454.68	13,505.77	Draft 1038
09-24		-100.92	13,404.85	Draft 1040
09-30			**13,404.85**	**Ending Balance**

Cleared Check Summary

Number	Amount	Number	Amount	Number	Amount	Number	Amount
1035	99.06	1037	110.30	1038	454.68	1040*	100.92
1036	50.00						

5 Cleared Checks for $814.96
* denotes draft out of sequence

Deposits and Other Credits

Date	Amount	Description
09-16	130.00	Deposit

YEAR-TO-DATE SUMMARIES

Dividends Paid	113.92

Everett Farms Homeowners Association
Reconciliation Summary
MSU Sm Bus Checking 131086589, Period Ending 09/30/2025

		Sep 30, 25	
Beginning Balance			14,089.81
Cleared Transactions			
Checks and Payments - 5 items	-814.96		
Deposits and Credits - 1 item	130.00		
Total Cleared Transactions		-684.96	
Cleared Balance			**13,404.85**
Uncleared Transactions			
Checks and Payments - 1 item	-75.00		
Total Uncleared Transactions		-75.00	
Register Balance as of 09/30/2025			**13,329.85**
New Transactions			
Checks and Payments - 2 items	-2,208.40		
Total New Transactions		-2,208.40	
Ending Balance			**11,121.45**

Everett Farms Homeowners Association
Reconciliation Detail
MSU Sm Bus Checking 131086589, Period Ending 09/30/2025

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						14,089.81
Cleared Transactions						
Checks and Payments - 5 items						
Check	08/21/2025	1035	Consumers Energy	X	-99.06	-99.06
Check	09/03/2025	1036	Eastside Tax & Acc...	X	-50.00	-149.06
Check	09/05/2025	1037	Meridian Charter To...	X	-110.30	-259.36
Check	09/08/2025	1038	Arbor Lawn	X	-454.68	-714.04
Check	09/16/2025	1040	Consumers Energy	X	-100.92	-814.96
Total Checks and Payments					-814.96	-814.96
Deposits and Credits - 1 item						
Deposit	09/16/2025			X	130.00	130.00
Total Deposits and Credits					130.00	130.00
Total Cleared Transactions					-684.96	-684.96
Cleared Balance					-684.96	13,404.85
Uncleared Transactions						
Checks and Payments - 1 item						
Check	09/16/2025	1039	Land Visions		-75.00	-75.00
Total Checks and Payments					-75.00	-75.00
Total Uncleared Transactions					-75.00	-75.00
Register Balance as of 09/30/2025					-759.96	13,329.85
New Transactions						
Checks and Payments - 2 items						
Check	10/03/2025	1042	Sustain Lawn Servic...		-2,158.40	-2,158.40
Check	10/03/2025	1041	Eastside Tax & Acc...		-50.00	-2,208.40
Total Checks and Payments					-2,208.40	-2,208.40
Total New Transactions					-2,208.40	-2,208.40
Ending Balance					**-2,968.36**	**11,121.45**

Everett Farms Homeowners Association
Reconciliation Summary
MSU IMMA 131086529, Period Ending 09/30/2025

		Sep 30, 25
Beginning Balance		14,389.24
Cleared Transactions		
Deposits and Credits - 1 item	12.86	
Total Cleared Transactions		12.86
Cleared Balance		**14,402.10**
Register Balance as of 09/30/2025		14,402.10
Ending Balance		14,402.10

Everett Farms Homeowners Association
Reconciliation Detail
MSU IMMA 131086529, Period Ending 09/30/2025

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						14,389.24
Cleared Transactions						
Deposits and Credits - 1 item						
Deposit	09/30/2025	DEP		X	12.86	12.86
Total Deposits and Credits					12.86	12.86
Total Cleared Transactions					12.86	12.86
Cleared Balance					12.86	14,402.10
Register Balance as of 09/30/2025					12.86	14,402.10
Ending Balance					**12.86**	**14,402.10**