



	December 2024	December 2024	December 2024	December 2024	November 2024	December 2023
	Cur Month Activity	Cur Month Budget	Cur YTD Activity	Cur YTD Budget	Pri Mnth Activity	Pri YTD Activity
EMPLOYEE TRAINING	17,534.25	32,746.00	281,689.42	392,952.00	86,622.70	181,386.68
RENT	13,110.00	8,715.00	118,477.94	121,580.00	4,800.00	126,473.63
BUILDING MAINTENANCE	116,377.90	57,615.00	934,595.05	857,727.00	66,534.38	866,088.43
UTILITIES	38,550.78	37,523.00	465,169.45	450,276.00	29,467.45	401,044.53
TAXES	68,069.14	69,684.13	795,015.11	836,209.56	70,797.40	813,459.79
LEASEHOLD IMPROVEMENTS	391.10	1,310.00	4,693.16	8,970.00	391.10	2,924.60
BUILDING DEPRECIATION	73,514.33	73,697.03	778,396.13	762,682.03	72,880.97	611,650.91
COMMUNICATIONS	62,614.64	40,533.00	644,059.55	486,396.00	60,796.27	481,372.66
POSTAGE	73,009.86	73,356.00	1,012,422.18	880,272.00	115,411.43	852,376.84
EQUIPMENT RENTAL	3,546.48	3,346.00	42,058.46	42,220.00	3,027.31	42,680.33
MAINT. FURN & EQUIPMENT	342,503.81	147,745.00	1,299,594.11	1,777,770.00	138,873.43	1,544,390.51
SUPPLIES	15,313.31	22,516.00	238,594.67	270,192.00	13,619.49	277,242.20
INSURANCE	31,204.77	26,618.00	317,613.40	330,416.00	30,396.78	276,110.30
DEPRECIATION OF FURNITURE &	114,965.85	177,391.33	1,318,538.19	1,783,202.48	113,648.09	1,885,288.80
BANK & ACH CHARGES	5,614.47	5,780.00	69,243.05	69,360.00	5,907.06	65,619.52
ADVERTISING & MARKETING EXP	118,096.78	141,522.00	1,445,909.81	1,698,264.00	128,685.87	1,480,184.36
INFORMATION SYSTEMS EXPENS	0.00	0.00	0.00	0.00	0.00	0.00
DEBIT CARD&CREDIT CARD SERV	0.00	0.00	0.00	0.00	0.00	2,485,212.08
VISA CHECK SERVICING EXP	(25.00)	0.00	8,525.03	0.00	(56.02)	10,387.01
COLLECTION EXPENSES	23,302.45	9,266.67	286,165.83	111,200.04	9,703.75	96,727.27
RECORDING & TITLE EXPENSES	4,379.14	12,667.00	57,372.09	152,004.00	4,197.38	74,095.74
CREDIT REPORTS	37,887.83	25,700.00	461,285.57	308,400.00	42,840.98	276,205.67
APPRAISAL FEES	1,300.00	650.00	7,150.00	7,800.00	650.00	8,450.00
FLOOD HAZARD DETERMINATION	0.00	0.00	0.00	0.00	0.00	0.00
UNITED GUARANTY INS	5,468.33	1,732.00	57,458.38	20,784.00	5,679.96	28,778.90
HELOC CLOSING FEES	13,250.09	13,132.00	126,385.91	157,584.00	8,383.55	175,012.24
INDIRECT LENDING EXPENSES	49.61	583.00	8,424.62	7,000.00	0.00	4,437.16
LEGAL FEES	13,470.68	11,083.00	134,808.01	133,000.00	36,910.38	45,401.95
AUDIT FEES	21,016.74	16,417.00	203,850.00	197,000.00	16,416.66	156,467.85
DEBIT CARD & CREDIT CARD SER	709,629.40	548,871.00	7,666,640.39	6,243,244.00	575,221.16	2,199,879.43
OTHER PROF & OUTSIDE SERVIC	1,012,154.81	1,006,896.00	10,474,484.47	12,004,101.00	677,500.06	12,980,895.30
PROVISION FOR LOSSES	949,797.38	1,200,000.00	16,423,280.73	15,800,000.00	2,779,168.94	15,108,127.11
SHARE INSURANCE EXPENSE	(260.85)	0.00	0.00	0.00	260.85	0.00
OPERATING FEES	29,181.33	23,586.00	333,390.05	283,032.00	29,181.34	264,588.18
CASH OVER/SHORT	(5,149.95)	1,350.00	(10,093.10)	16,200.00	(16,553.84)	(69,482.89)
INTEREST ON BORROWED MONE	33,340.49	150,113.00	1,690,719.19	1,772,303.00	181,513.70	824,357.47
ANNUAL MEETING EXPENSE	0.00	0.00	1,427.50	11,700.00	0.00	2,573.95
ASSOCIATION DUES	22,633.01	15,630.00	187,253.14	197,914.00	12,922.92	180,657.08
MISC. OPERATING EXPENSES	220,386.14	8,087.00	305,259.84	97,044.00	2,975.23	422,134.54
PERSONNEL EXPENSES	0.00	465.00	2,693.35	5,580.00	0.00	4,318.76

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	Cur Month Activity	Cur Month Budget	Cur YTD Activity	Cur YTD Budget	Pri Mnth Activity	Pri YTD Activity
SOCIAL RESPONSIBILITY	38,308.33	10,778.00	111,932.33	129,380.00	1,210.00	47,840.23
SUBSCRIPTIONS	2,589.84	9,317.00	103,296.58	129,630.00	11,648.84	25,607.22
MISC CHECKING ACCT EXPENSE:	61.20	145.00	2,276.38	1,740.00	42.20	1,557.96
MISC CLUB ACCT EXPENSES	4,591.97	4,720.00	57,435.70	56,640.00	5,425.79	55,132.84
FRAUD & FORGERY	(64,484.26)	80,161.00	1,900,466.44	961,932.00	113,239.86	1,711,524.52
<b>TOTAL OPERATING EXPENSE</b>	<b>6,485,988.08</b>	<b>6,618,961.48</b>	<b>78,880,224.37</b>	<b>81,491,206.12</b>	<b>7,610,779.68</b>	<b>73,193,203.31</b>
SHARE DIVIDENDS	12,463.35	87,147.25	468,090.33	1,004,300.49	33,903.37	497,764.68
CHECKING DIVIDENDS	79,009.41	161,851.12	1,400,524.62	1,784,625.91	136,994.61	248,468.77
CERTIFICATE DIVIDENDS	1,341,018.39	1,683,092.76	23,261,000.69	19,559,511.03	1,751,528.83	18,471,820.55
IRA ACCUMULATOR DIVIDENDS	3,874.44	10,183.62	82,131.03	118,779.69	6,288.25	90,194.27
IRA CERTIFICATE DIVIDENDS	109,815.38	160,347.14	1,966,916.08	1,840,107.95	151,025.38	1,432,951.80
HOLIDAY CLUB DIVIDENDS	(103.75)	1,668.64	5,560.92	14,590.40	152.23	5,739.64
SIMMA DIVIDENDS	263,497.31	318,940.46	4,911,793.19	3,595,225.18	414,973.82	1,663,155.31
<b>GRAND TOTAL DIVIDENDS</b>	<b>1,809,574.53</b>	<b>2,423,230.99</b>	<b>32,096,016.86</b>	<b>27,917,140.65</b>	<b>2,494,866.49</b>	<b>22,410,095.02</b>
NON- OPERATING INCOME/EXPEI	0.00	0.00	0.00	0.00	0.00	0.00
GAIN/LOSS ON INVESTMENT	0.00	0.00	(198,788.55)	0.00	0.00	(875,142.74)
GAIN/LOSS ON ASSETS	112,237.66	0.00	(3,106,608.48)	0.00	151,536.71	250,743.14
<b>TOTAL NET INCOME (LOSS) BEFO</b>	<b>2,290,678.92</b>	<b>986,801.37</b>	<b>8,886,975.19</b>	<b>6,536,681.23</b>	<b>(109,714.66)</b>	<b>7,346,345.71</b>