

MSU APSA Monthly Transactions and Account Summary

November 2022

Expenses		Reason	Licenses	Office Lease	Compensation	Contracted Services	Legal	Insurance	Meeting	Other	Total
MSU	Account Charges	MSU Account Fee								\$ 5.00	\$ 5.00
MSUFCU	Board Compensation	Stipends			\$ 4,930.00						\$ 4,930.00
MSUFCU	Cell Stipends	Board Approved								\$ 155.00	\$ 155.00
MSUFCU	CTU Lease	Office Lease		\$ 400.00							\$ 400.00
MSUFCU	VCR	Record Storage				\$ 117.95					\$ 117.95
MSUFCU	Chapman Agency	Insurance						\$ 1,443.00			\$ 1,443.00
MSUFCU	Microsoft	MS365	\$ 200.00								\$ 200.00
VISA Bill	Microsoft	MS365	\$ 200.00								\$ 200.00
VISA Bill	Microsoft	Virtual Mtg	\$ 38.00								\$ 38.00
VISA Bill	Norton	Virus	\$ 90.09								\$ 90.09
VISA Bill	White Schneider	Legal					\$ 5,124.60				\$ 5,124.60
VISA Bill	Meijer	Semi Annual						\$ 183.49			\$ 183.49
VISA Bill	Cancun Restaurant	Pres Mtg						\$ 33.04			\$ 33.04
VISA Bill	Grand Traverse Pie	Semi Annual						\$ 909.46			\$ 909.46
VISA Bill	Grand Traverse Pie	Semi Annual						\$ 54.57			\$ 54.57
VISA Bill	Microsoft	Virtual Mtg	\$ 38.00								\$ 38.00
VISA Bill	White Schneider	Legal					\$ 18,192.90				\$ 18,192.90
	Total		\$ 566.09	\$ 400.00	\$ 4,930.00	\$ 117.95	\$ 23,317.50	\$ 1,443.00	\$ 1,180.56	\$ 160.00	\$ 32,115.10

Paying Members	1155
Transactions	Revenue
Dues Deposit	\$ 11,550.00
Interest Sp Saver	\$ -
Interest IMMA	\$ 1.20
Interest C0	\$ 184.65
Interest C1	\$ 40.93
Interest C2	\$ 14.93
Interest C4	\$ 61.59
Interest C6	\$ 145.50
Interest C7	\$ 147.27
Interest CD	\$ 144.55
Cash Back Visa	\$ 247.41
Other	\$ 10.00
Total Revenue	\$ 12,548.03

Board	Monthly	Cell	Business
Garza	\$ 2,000.00	\$ 75.00	\$ -
Ouderkirk	\$ 675.00	\$ 40.00	
Minnis	\$ 675.00	\$ 40.00	
Deneau Ken	\$ 350.00		
Deneau	\$ 250.00		
Brown	\$ 250.00		
Bauer	\$ 250.00		
Sayen	\$ 60.00		
Fortino	\$ 60.00		
Espinosa	\$ 60.00		
Potter	\$ 60.00		
Hazzard	\$ 60.00		
Barton	\$ 60.00		
Del Rio	\$ 60.00		
Terrill	\$ 60.00		
Total	\$ 4,930.00	\$ 155.00	\$ -

Account	Begin	End	Change
Saver	\$ 5.01	\$ 5.01	\$ -
IMMA	\$ 2,005.15	\$ 2,006.35	\$ 1.20
Checking	\$ 28,115.12	\$ 33,189.49	\$ 5,074.37
CDs	\$ 508,623.62	\$ 483,985.98	\$ (24,637.64)
AN033887	\$ 1,130.11	\$ 1,125.11	\$ (5.00)
	\$ 539,879.01	\$ 520,311.94	\$ (19,567.07)

Mthly Revs	\$ 12,548.03
Mthly Exps	\$ 32,115.10
Mthly Chg	\$ (19,567.07)

MSUFCU	Term	Maturity	Rate	Begin	End	Change
C0	6 Months	03/21/23	2.260%	\$ 100,655.32	\$ 100,839.97	\$ 184.65
C1	3 Months	05/20/23	2.750%	\$ -	\$ 50,040.93	\$ 50,040.93
C2	3 Months	04/20/23	2.000%	\$ -	\$ 25,014.93	\$ 25,014.93
C4	3 Months	11/19/22	1.250%	\$ 100,315.47	\$ -	\$ (100,315.47)
C6	6 Months	02/02/23	1.750%	\$ 103,603.72	\$ 103,749.22	\$ 145.50
C7	3 Months	01/09/23	1.750%	\$ 102,978.25	\$ 103,125.52	\$ 147.27
CD	3 Months	12/30/22	1.750%	\$ 101,070.86	\$ 101,215.41	\$ 144.55
			Total MSU	\$ 508,623.62	\$ 483,985.98	\$ (24,637.64)

MSU APSA

For the month ending: Wednesday, November 30, 2022
Fiscal Year: September 1, 2022 - August 31, 2023

REVENUES	November-22	YTD FY23	% of Revs	YTD FY22	% of Revs	YTD Variance	Var %
Dues	\$ 11,550.00	\$ 34,350.00	94.3%	\$ 33,480.00	97.2%	\$ 870.00	2.60%
Interest/Other Revenue	\$ 998.03	\$ 2,080.12	5.7%	\$ 972.95	2.8%	\$ 1,107.17	113.80%
TOTAL REVENUES	\$ 12,548.03	\$ 36,430.12	100.0%	\$ 34,452.95	100.0%	\$ 1,977.17	5.74%
EXPENSES							
Licenses	\$ 566.09	\$ 1,306.09	3.59%	\$ 865.03	2.51%	\$ 441.06	50.99%
Office Lease	\$ 400.00	\$ 1,600.00	4.39%	\$ 800.00	2.32%	\$ 800.00	100.00%
Compensation	\$ 4,930.00	\$ 14,790.00	40.60%	\$ 11,790.00	34.22%	\$ 3,000.00	25.45%
Contracted Services	\$ 117.95	\$ 353.85	0.97%	\$ 2,100.88	6.10%	\$ (1,747.03)	-83.16%
Legal	\$ 23,317.50	\$ 32,858.30	90.20%	\$ 17,750.40	51.52%	\$ 15,107.90	85.11%
Insurance	\$ 1,443.00	\$ 2,628.00	7.21%	\$ 1,581.00	4.59%	\$ 1,047.00	66.22%
Meetings	\$ 1,180.56	\$ 1,250.17	3.43%	\$ 141.96	0.41%	\$ 1,108.21	780.65%
Other	\$ 160.00	\$ 524.51	1.44%	\$ 2,698.24	7.83%	\$ (2,173.73)	-80.56%
TOTAL EXPENSES	\$ 32,115.10	\$ 55,310.92	151.8%	\$ 37,727.51	109.5%	\$ 17,583.41	46.61%
CHANGE TO FUNDS	\$ (19,567.07)	\$ (18,880.80)	-51.8%	\$ (3,274.56)	-9.5%	\$ (15,606.24)	476.59%

Account Balances as of	11/30/2022	Change in Funds	
MSU Account	\$ 1,125.11	Month Beginning Funds	\$ 539,879.01
		Change to Funds	\$ (19,567.07)
MSUFCU Savings	\$ 5.01	Month Ending Funds	\$ 520,311.94
MSUFCU IMMA	\$ 2,006.35		
MSUFCU Checking	\$ 33,189.49		
MSUFCU CDs	\$ 483,985.98		
Total MSUFCU	\$ 519,186.83		
Total Funds	\$ 520,311.94		

Kenneth L. Deneau 12/12/22
Treasurer Date

Change to Funds Since \$10 Dues

