

MSU APSA Monthly Transactions and Account Summary

November 2023

| 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 | | \$ 450.00 | | | | | | | \$ 450.00 |
| MSUFCU | Amazon | Deneau Supplies | | | | | | | | \$ 63.77 | \$ 63.77 |
| VISA Bill | MS 365 | Email | \$ 212.50 | | | | | | | | \$ 212.50 |
| VISA Bill | MS Teams | Remote Meetings | \$ 38.00 | | | | | | | | \$ 38.00 |
| VISA Bill | White Schneider Young | Legal | | | | | \$ 12,227.90 | | | | \$ 12,227.90 |
| VISA Bill | Norton | Anit virus | \$ 105.99 | | | | | | | | \$ 105.99 |
| VISA Bill | Square One Bakery | Negotiations | | | | | | \$ 54.49 | | | \$ 54.49 |
| VISA Bill | Jimmy Johns | Negotiations | | | | | | \$ 110.00 | | | \$ 110.00 |
| VISA Bill | Quality Dairy | Negotiations | | | | | | \$ 18.68 | | | \$ 18.68 |
| VISA Bill | Woody's | Negotiations | | | | | | \$ 102.12 | | | \$ 102.12 |
| VISA Bill | Grand Traverse | Semi Annual | | | | | | \$ 1,051.21 | | | \$ 1,051.21 |
| VISA Bill | Wal Mart | Negotiations | | | | | | \$ 103.53 | | | \$ 103.53 |
| VISA Bill | Quality Dairy | Negotiations | | | | | | \$ 16.99 | | | \$ 16.99 |
| VISA Bill | Pizza House | Negotiations | | | | | | \$ 109.54 | | | \$ 109.54 |
| VISA Bill | Woody's | Negotiations | | | | | | \$ 112.00 | | | \$ 112.00 |
| VISA Bill | White Schneider Young | Legal | | | | | \$ 9,385.00 | | | | \$ 9,385.00 |
| VISA Bill | MS 365 | Email | \$ 212.50 | | | | | | | | \$ 212.50 |
| VISA Bill | MS Teams | Remote Meetings | \$ 38.00 | | | | | | | | \$ 38.00 |
| VISA Bill | Sams Club | Supplies | | | | | | | | \$ 25.96 | \$ 25.96 |
| VISA Bill | Buddies | Grievance Committee | | | | | | \$ 70.09 | | | \$ 70.09 |
| | Total | | \$ 606.99 | \$ 450.00 | \$ 4,930.00 | \$ - | \$ 21,612.90 | \$ - | \$ 1,748.65 | \$ 249.73 | \$ 29,598.27 |

| Paying Members | 1,194 |
|----------------------|---------------------|
| Transactions | Revenue |
| Dues Deposit | \$ 11,940.00 |
| Interest Sp Saver | |
| Interest IMMA | \$ 71.23 |
| Interest C0 | \$ 389.67 |
| Interest C1 | \$ 100.20 |
| Interest C3 | \$ 398.09 |
| Interest C8 | \$ 354.78 |
| Interest C9 | \$ 167.48 |
| | |
| | |
| Cash Back Visa | \$ 267.77 |
| Other | |
| Total Revenue | \$ 13,689.22 |

| 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 | | |
| Porco | \$ 60.00 | | |
| Fortino | \$ 60.00 | | |
| Soczek | \$ 60.00 | | |
| Berry | \$ 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 | \$ 36,983.33 | \$ 68,693.64 | \$ 31,710.31 |
| Checking | \$ 23,022.63 | \$ 25,637.13 | \$ 2,614.50 |
| CDs | \$ 409,669.50 | \$ 359,440.64 | \$ (50,228.86) |
| AN033887 | \$ 1,070.11 | \$ 1,065.11 | \$ (5.00) |
| | \$ 470,750.58 | \$ 454,841.53 | \$ (15,909.05) |

| | | | |
|------------|----------------|--|------|
| Mthly Revs | \$ 13,689.22 | | |
| Mthly Exps | \$ 29,598.27 | | |
| Mthly Chg | \$ (15,909.05) | | 0.00 |

| MSUFCU | Term | Maturity | Rate | Begin | End | Change |
|--------|------------------|----------|--------|---------------|---------------|----------------|
| C0 | 6 Months | 03/21/24 | 4.660% | \$ 104,107.14 | \$ 104,496.81 | \$ 389.67 |
| C1 | 6 Months | 11/20/23 | 3.800% | \$ 51,538.88 | \$ - | \$ (51,538.88) |
| C3 | 12 Months | 01/02/24 | 4.760% | \$ 103,936.48 | \$ 104,334.57 | \$ 398.09 |
| C8 | 6 Months | 04/27/24 | 4.410% | \$ 100,059.10 | \$ 100,413.88 | \$ 354.78 |
| C9 | 6 Months | 04/27/24 | 4.160% | \$ 50,027.90 | \$ 50,195.38 | \$ 167.48 |
| | Total MSU | | | \$ 409,669.50 | \$ 359,440.64 | \$ (50,228.86) |

MSU APSA

For the month ending: Thursday, November 30, 2023
Fiscal Year: September 1, 2023 - August 31, 2024

| REVENUES | November-23 | YTD FY24 | % of Revs | YTD FY23 | % of Revs | YTD Variance | Var % |
|------------------------|-----------------------|-----------------------|------------------|-----------------------|------------------|-----------------------|---------------|
| Dues | \$ 11,940.00 | \$ 35,740.00 | 88.2% | \$ 34,350.00 | 94.3% | \$ 1,390.00 | 4.05% |
| Interest/Other Revenue | \$ 1,749.22 | \$ 4,795.61 | 11.8% | \$ 2,080.12 | 5.7% | \$ 2,715.49 | 130.54% |
| TOTAL REVENUES | \$ 13,689.22 | \$ 40,535.61 | 100.0% | \$ 36,430.12 | 100.0% | \$ 4,105.49 | 11.27% |
| EXPENSES | | | | | | | |
| Licenses | \$ 606.99 | \$ 1,371.99 | 3.38% | \$ 1,306.09 | 3.59% | \$ 65.90 | 5.05% |
| Office Lease | \$ 450.00 | \$ 1,350.00 | 3.33% | \$ 1,600.00 | 4.39% | \$ (250.00) | -15.63% |
| Compensation | \$ 4,930.00 | \$ 14,790.00 | 36.49% | \$ 14,790.00 | 40.60% | \$ - | 0.00% |
| Contracted Services | \$ - | \$ 1,053.62 | 2.60% | \$ 353.85 | 0.97% | \$ 699.77 | 197.76% |
| Legal | \$ 21,612.90 | \$ 50,454.50 | 124.47% | \$ 32,858.30 | 90.20% | \$ 17,596.20 | 53.55% |
| Insurance | \$ - | \$ 2,663.00 | 6.57% | \$ 2,628.00 | 7.21% | \$ 35.00 | 1.33% |
| Meetings | \$ 1,748.65 | \$ 2,222.85 | 5.48% | \$ 1,250.17 | 3.43% | \$ 972.68 | 77.80% |
| Other | \$ 249.73 | \$ 803.26 | 1.98% | \$ 524.51 | 1.44% | \$ 278.75 | 53.14% |
| TOTAL EXPENSES | \$ 29,598.27 | \$ 74,709.22 | 184.3% | \$ 55,310.92 | 151.8% | \$ 19,398.30 | 35.07% |
| CHANGE TO FUNDS | \$ (15,909.05) | \$ (34,173.61) | -84.3% | \$ (18,880.80) | -51.8% | \$ (15,292.81) | 81.00% |

| Account Balances as of | 11/30/2023 | Change in Funds | |
|-------------------------------|-------------------|------------------------|----------------|
| MSU Account | \$ 1,065.11 | Month Beginning Funds | \$ 470,750.58 |
| | | Change to Funds | \$ (15,909.05) |
| MSUFCU Savings | \$ 5.01 | Month Ending Funds | \$ 454,841.53 |
| MSUFCU IMMA | \$ 68,693.64 | | |
| MSUFCU Checking | \$ 25,637.13 | | |
| MSUFCU CDs | \$ 359,440.64 | | |
| Total MSUFCU | \$ 453,776.42 | | |
| Total Funds | \$ 454,841.53 | | |

Kenneth L. Deneau 11/30/23
Treasurer Date