

# HOLIDAY SHORES FIRE PROTECTION DISTRICT

September 16, 2025 at 7:30 p.m.

## Minutes of Regular Meeting of District Trustees

Meeting called to order by President Henke at 7:30 p.m.

Trustees Henke, Bussmann and Saye were in attendance. Also in attendance were Fire Chief O’Brien, and Captain Bobby French.

Minutes for the August regular meeting were approved. Motion by Bussman, seconded by Henke.

### Correspondence:

None

### Treasurer’s Report:

Report as of August 31, 2025 was given and approved. Motion by Bussman, seconded by Henke.

|            |             |
|------------|-------------|
| Money In:  | \$58,001.49 |
| Money Out: | \$ 7,547.28 |

### Account Balances:

|                  |               |
|------------------|---------------|
| Checking Account | \$ 101,883.13 |
| Money Market     | \$ 205,436.90 |
| Loan #1 (3310)   | \$ 157,885.52 |
| Loan #2 (3361)   | \$ 88,354.03  |
| Credit Card      | \$ 10,476.46  |

**OLD BUSINESS:**

1. Discussion on the purchase of a new 3311 was held. Currently there hasn't been any interest in the old 3311 so any new purchase is tabled.

**NEW BUSINESS:**

None

**VOLUNTEER'S REPORT:**

Membership numbers and call attendance as well as training and events were discussed. Multi-department mass casualty training on 9/20.

**CHIEF'S REPORT:**

- 156 calls
- No radio update; no equipment issues
- Looking at having a recruitment drive

**PUBLIC COMMENTS:**

None

**TRUSTEE COMMENTS:**

None

No further business was discussed or brought up; motion by Bussman and seconded by Saye and the meeting was adjourned at 7:56 p.m.

Submitted by

Doug Saye, HSFPD Secretary/Treasurer

**HOLIDAY SHORES FIRE PROTECTION DISTRICT**  
**ACCOUNT BALANCES AND EXPENSES THROUGH 09/30/25**

|                     |               |
|---------------------|---------------|
| Checking            | \$ 117,908.17 |
| Money Market        | \$ 205,752.09 |
|                     |               |
| Loan 1              | \$ 157,885.52 |
| Loan 2              | \$ 88,354.03  |
| CC Balance          | \$ 9,517.09   |
|                     |               |
| Money In            | \$ 27,916.31  |
| Money Out           | \$ 11,951.08  |
| Credit Card Charges | \$ 8,658.70   |

2:30 PM

10/18/25

Accrual Basis

**HSFPD**  
**Balance Sheet**  
As of September 30, 2025

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|  | <u>Sep 30, 25</u>        |
|--|--------------------------|
| <b>ASSETS</b>                          |                          |
| <b>Current Assets</b>                  |                          |
| <b>Checking/Savings</b>                |                          |
| Checking x6143                         | 117,908.17               |
| Money Market x6176                     | 205,752.09               |
| <b>Total Checking/Savings</b>          | <u>323,660.26</u>        |
| <b>Total Current Assets</b>            | <u>323,660.26</u>        |
| <b>TOTAL ASSETS</b>                    | <b><u>323,660.26</u></b> |
| <b>LIABILITIES &amp; EQUITY</b>        |                          |
| <b>Liabilities</b>                     |                          |
| <b>Current Liabilities</b>             |                          |
| <b>Credit Cards</b>                    |                          |
| First Mid Bank - CC                    | 9,517.09                 |
| <b>Total Credit Cards</b>              | <u>9,517.09</u>          |
| <b>Other Current Liabilities</b>       |                          |
| Loan                                   | 157,885.52               |
| Loan 2                                 | 88,354.03                |
| <b>Total Other Current Liabilities</b> | <u>246,239.55</u>        |
| <b>Total Current Liabilities</b>       | <u>255,756.64</u>        |
| <b>Total Liabilities</b>               | 255,756.64               |
| <b>Equity</b>                          |                          |
| Opening Balance Equity                 | -344,414.97              |
| Retained Earnings                      | 341,066.21               |
| Net Income                             | 71,252.38                |
| <b>Total Equity</b>                    | <u>67,903.62</u>         |
| <b>TOTAL LIABILITIES &amp; EQUITY</b>  | <b><u>323,660.26</u></b> |

HSFPD  
Transaction Detail by Account

September 2025

| Type                       | Date       | Num  | Adj | Name                  | Memo  | Clr | Split                            | Debit            | Credit           | Balance          |
|----------------------------|------------|------|-----|-----------------------|---|-----|----------------------------------|------------------|------------------|------------------|
| <b>Checking x6143</b>      |            |      |     |                       |   |     |                                  |                  |                  |                  |
| Check                      | 09/02/2025 | EFT  |     | First Mid Bank        |   | X   | First Mid Bank - CC              |                  | 3,618.07         | -3,618.07        |
| Check                      | 09/03/2025 | EFT  |     | Fleetcor Funding      |   | X   | 408 Gasoline and Oil             | 74.94            |                  | -3,693.01        |
| Check                      | 09/07/2025 | 1589 |     | Hayes, Michael        | DEF reimb                                       |     | 402 Fire Equipment Purchases &   | 84.95            |                  | -3,777.96        |
| Check                      | 09/07/2025 | 1590 |     |                       | void  | X   | 301 Miscellaneous Firehouse I... |                  |                  | -3,777.96        |
| Check                      | 09/07/2025 | 1591 |     | Holiday Shores Sa...  |   | X   | 304 Utilities                    | 54.13            |                  | -3,832.09        |
| Check                      | 09/09/2025 | EFT  |     | First Mid Bank        |   | X   | First Mid Bank - CC              | 6,000.00         |                  | -9,832.09        |
| Deposit                    | 09/12/2025 |      |     |                       | Deposit   |     |                                  | 27,601.12        |                  | 17,769.03        |
| Check                      | 09/15/2025 | 1592 |     | French, Bobby         | hose testing pay                                | X   | 502 Firemen Expenses-POC         | 150.00           |                  | 17,619.03        |
| Check                      | 09/15/2025 | 1593 |     | Harris, Joshua        | hose testing pay                                | X   | 502 Firemen Expenses-POC         | 150.00           |                  | 17,469.03        |
| Check                      | 09/18/2025 | EFT  |     | Ameren Illinois       |   | X   | 304 Utilities                    | 68.44            |                  | 17,400.59        |
| Check                      | 09/23/2025 | EFT  |     | Republic Services     |   | X   | 306 Sanitation (Trash & Pest Co  | 147.10           |                  | 17,253.49        |
| Check                      | 09/25/2025 | EFT  |     | Acme Revival          | autopulse repairs (should be reimbursed)        | X   | 403 EMS Equipment Purchase...    | 1,162.00         |                  | 16,091.49        |
| Check                      | 09/29/2025 | EFT  |     | Southwestern Elect... |   | X   | 304 Utilities                    | 441.45           |                  | 15,650.04        |
| Total Checking x6143       |            |      |     |                       |   |     |                                  | 27,601.12        | 11,951.08        | 15,650.04        |
| <b>Money Market x6176</b>  |            |      |     |                       |   |     |                                  |                  |                  |                  |
| Deposit                    | 09/30/2025 |      |     |                       | Deposit   | X   | Interest Earned                  | 315.19           |                  | 315.19           |
| Total Money Market x6176   |            |      |     |                       |   |     |                                  | 315.19           | 0.00             | 315.19           |
| <b>First Mid Bank - CC</b> |            |      |     |                       |   |     |                                  |                  |                  |                  |
| Credit Card Charge         | 09/01/2025 |      |     | Google                | email hosting                                   |     | 204 Computer Software & Sup...   |                  | 16.80            | -16.80           |
| Credit Card Charge         | 09/02/2025 |      |     | Forensics Detectors   | calibration gas for detectors                   |     | 504 Health, Safety and Medical   |                  | 208.36           | -225.16          |
| Check                      | 09/02/2025 | EFT  |     | First Mid Bank        |   |     | Checking x6143                   | 3,618.07         |                  | 3,392.91         |
| Credit Card Charge         | 09/03/2025 |      |     | Amazon                | wifi mesh for FD; valve/reducer for calibrat... |     | -SPLIT-                          |                  | 474.84           | 2,918.07         |
| Credit Card Charge         | 09/03/2025 |      |     | Bartels               | 4 cycle gas                                     |     | 402 Fire Equipment Purchases &   | 95.88            |                  | 2,822.19         |
| Credit Card Charge         | 09/08/2025 |      |     | Mail Box Store        | shipping bad autopulse batteries                |     | 403 EMS Equipment Purchase...    | 94.39            |                  | 2,727.80         |
| Credit Card Charge         | 09/08/2025 |      |     | Mansfield Garage ...  | garage door repairs and remote extender         |     | 301 Miscellaneous Firehouse I... | 3,656.00         |                  | -928.20          |
| Check                      | 09/09/2025 | EFT  |     | First Mid Bank        |   |     | Checking x6143                   | 6,000.00         |                  | 5,071.80         |
| Credit Card Charge         | 09/10/2025 |      |     | Travis Gillig         | painting downstairs                             |     | 301 Miscellaneous Firehouse I... | 1,595.25         |                  | 3,476.55         |
| Credit Card Charge         | 09/11/2025 |      |     | Amazon                | fire extinguishers                              |     | 402 Fire Equipment Purchases &   | 182.83           |                  | 3,293.72         |
| Credit Card Charge         | 09/11/2025 |      |     | Amazon                | chimney extinguishers                           |     | 402 Fire Equipment Purchases &   | 147.86           |                  | 3,145.86         |
| Credit Card Charge         | 09/11/2025 |      |     | AED Superstore        | aed pads  |     | 403 EMS Equipment Purchase...    | 135.70           |                  | 3,010.16         |
| Credit Card Charge         | 09/11/2025 |      |     | Medline Industries    | medical supplies                                |     | 403 EMS Equipment Purchase...    | 87.39            |                  | 2,922.77         |
| Credit Card Charge         | 09/12/2025 |      |     | Freshy                | website hosting                                 |     | 204 Computer Software & Sup...   | 111.50           |                  | 2,811.27         |
| Credit Card Charge         | 09/12/2025 |      |     | Amazon                | broom   |     | 307 Fire Station Cleaning        | 24.96            |                  | 2,786.31         |
| Credit Card Charge         | 09/15/2025 |      |     | Amazon                | prime subscription                              |     | 108 Misc. Administrative Expens  | 14.99            |                  | 2,771.32         |
| Credit Card Charge         | 09/15/2025 |      |     | Eagle Engraving       | accountability board                            |     | 108 Misc. Administrative Expens  | 115.95           |                  | 2,655.37         |
| Credit Card Charge         | 09/15/2025 |      |     | Amazon                | trama simulation supplies                       |     | 403 EMS Equipment Purchase...    | 14.96            |                  | 2,640.41         |
| Credit Card Charge         | 09/15/2025 |      |     | Amazon                | trama simulation supplies                       |     | 403 EMS Equipment Purchase...    | 31.39            |                  | 2,609.02         |
| Credit Card Charge         | 09/15/2025 |      |     | Bound Tree Medical    | medical supplies                                |     | 403 EMS Equipment Purchase...    | 461.28           |                  | 2,147.74         |
| Credit Card Charge         | 09/17/2025 |      |     | Home Cleaning Ce...   |   |     | 307 Fire Station Cleaning        | 164.80           |                  | 1,982.94         |
| Credit Card Charge         | 09/18/2025 |      |     | Amazon                | pad for small airbags                           |     | 402 Fire Equipment Purchases &   | 134.78           |                  | 1,848.16         |
| Credit Card Charge         | 09/18/2025 |      |     | Bound Tree Medical    | medical supplies                                |     | 403 EMS Equipment Purchase...    | 41.59            |                  | 1,806.57         |
| Credit Card Charge         | 09/19/2025 |      |     | Amazon                | high lift rescue jacks and mounting screws/...  |     | 402 Fire Equipment Purchases &   | 594.04           |                  | 1,212.53         |
| Credit Card Charge         | 09/22/2025 |      |     | Dominio's             | training lunch                                  |     | 501 Volunteer Training & Educat  | 172.20           |                  | 1,040.33         |
| Credit Card Charge         | 09/24/2025 |      |     | Madison Communi...    | internet  |     | 204 Computer Software & Sup...   | 80.96            |                  | 959.37           |
| Total First Mid Bank - CC  |            |      |     |                       |   |     |                                  | 9,618.07         | 8,658.70         | 959.37           |
| <b>TOTAL</b>               |            |      |     |                       |   |     |                                  | <b>37,534.38</b> | <b>20,609.78</b> | <b>16,924.60</b> |

**HSFPD**  
**Profit & Loss Budget vs. Actual**  
 May 2025 through April 2026

|  | May '25 - Apr 26 | Budget     | \$ Over Budget | % of Budget |
|--|------------------|------------|----------------|-------------|
| <b>Income</b>                                    |                  |            |                |             |
| <b>900 Receipts</b>                              |                  |            |                |             |
| 904 - Cash on Hand (Beg of Yr)                   | 0.00             | 25,215.62  | -25,215.62     | 0.0%        |
| 906 - Insurance Levy                             | 7,734.43         | 27,536.32  | -19,801.89     | 28.1%       |
| 907 - Tax Receipts                               | 108,758.79       | 288,941.03 | -180,182.24    | 37.6%       |
| 912 - Ft. Russell                                | 0.00             | 15,000.00  | -15,000.00     | 0.0%        |
| 915 - Vehicle Sales                              | 0.00             | 109,784.38 | -109,784.38    | 0.0%        |
| <b>Total 900 Receipts</b>                        | 116,493.22       | 466,477.35 | -349,984.13    | 25.0%       |
| Interest Earned                                  | 1,676.02         |            |                |             |
| <b>Total Income</b>                              | 118,169.24       | 466,477.35 | -348,308.11    | 25.3%       |
| <b>Expense</b>                                   |                  |            |                |             |
| <b>100 Administrative Expenditures</b>           |                  |            |                |             |
| 101 Dues and Meeting Expenses                    | 0.00             | 600.00     | -600.00        | 0.0%        |
| 102 Trustees Expenses                            | 91.94            | 3,500.00   | -3,408.06      | 2.6%        |
| 103 Fire Chief Expenses                          | 48.44            | 2,500.00   | -2,451.56      | 1.9%        |
| 104 Trustee Salaries                             | 0.00             | 1,800.00   | -1,800.00      | 0.0%        |
| 105 Tax Withholding                              | 806.19           | 18,000.00  | -17,193.81     | 4.5%        |
| 106 Legal Fees And Costs                         | 1,361.77         | 3,500.00   | -2,138.23      | 38.9%       |
| 108 Misc. Administrative Expens                  | 1,002.48         | 3,500.00   | -2,497.52      | 28.6%       |
| 109 Reserves                                     | 0.00             | 2,250.00   | -2,250.00      | 0.0%        |
| <b>Total 100 Administrative Expenditures</b>     | 3,310.82         | 35,650.00  | -32,339.18     | 9.3%        |
| <b>200 Other Miscellaneous Expendi</b>           |                  |            |                |             |
| 201 Billing & Grant Expenditure                  | 0.00             | 500.00     | -500.00        | 0.0%        |
| 202 Postage                                      | 0.00             | 150.00     | -150.00        | 0.0%        |
| 203 Telephone and Communication                  | 525.70           |            |                |             |
| 204 Computer Software & Support                  | 1,816.17         | 14,000.00  | -12,183.83     | 13.0%       |
| 206 Reserves                                     | 943.35           | 1,500.00   | -556.65        | 62.9%       |
| <b>Total 200 Other Miscellaneous Expendi</b>     | 3,285.22         | 16,150.00  | -12,864.78     | 20.3%       |
| <b>300 Fire House Facilities And F</b>           |                  |            |                |             |
| 301 Miscellaneous Firehouse Imp                  | 13,403.06        | 23,727.35  | -10,324.29     | 56.5%       |
| 304 Utilities                                    | 3,822.12         | 7,500.00   | -3,677.88      | 51.0%       |
| 306 Sanitation (Trash & Pest Co                  | 689.30           | 3,500.00   | -2,810.70      | 19.7%       |
| 307 Fire Station Cleaning                        | 1,996.87         | 2,500.00   | -503.13        | 79.9%       |
| 308 Mowing & Snow Removal                        | 1,967.45         | 6,000.00   | -4,032.55      | 32.8%       |
| 309 Reserves                                     | 0.00             | 5,000.00   | -5,000.00      | 0.0%        |
| <b>Total 300 Fire House Facilities And F</b>     | 21,878.80        | 48,227.35  | -26,348.55     | 45.4%       |
| <b>400 Vehicles, Equipment &amp; Suppl</b>       |                  |            |                |             |
| 401 Radios and Communications                    | 551.97           | 15,000.00  | -14,448.03     | 3.7%        |
| 402 Fire Equipment Purchases &                   | 4,561.22         | 12,000.00  | -7,438.78      | 38.0%       |
| 403 EMS Equipment Purchases & S                  | 3,540.88         | 8,500.00   | -4,959.12      | 41.7%       |
| 404 Vehicle Purchase, Reserve t                  | 0.00             | 135,000.00 | -135,000.00    | 0.0%        |
| 407 Vehicle Debt Service                         | 0.00             | 62,000.00  | -62,000.00     | 0.0%        |
| 408 Gasoline and Oil                             | 788.31           | 4,500.00   | -3,711.69      | 17.5%       |
| 409 Repairs and Services                         | 4,160.86         | 20,000.00  | -15,839.14     | 20.8%       |
| 410 Breathing Air Maint. & Cert                  | 0.00             | 3,500.00   | -3,500.00      | 0.0%        |
| 411 Reserves                                     | 0.00             | 10,000.00  | -10,000.00     | 0.0%        |
| <b>Total 400 Vehicles, Equipment &amp; Suppl</b> | 13,603.24        | 270,500.00 | -256,896.76    | 5.0%        |
| <b>500 Personnel</b>                             |                  |            |                |             |
| 501 Volunteer Training & Educat                  | 1,575.57         | 5,000.00   | -3,424.43      | 31.5%       |
| 502 Firemen Expenses-POC                         | 4,160.00         | 37,500.00  | -33,340.00     | 11.1%       |
| 503 Individual Protective Gear                   | 2,122.15         | 7,500.00   | -5,377.85      | 28.3%       |
| 504 Health, Safety and Medical                   | 988.94           | 4,500.00   | -3,511.06      | 22.0%       |
| 506 Member Uniforms                              | 0.00             | 1,000.00   | -1,000.00      | 0.0%        |
| 507 Reserves                                     | 417.27           | 7,500.00   | -7,082.73      | 5.6%        |
| <b>Total 500 Personnel</b>                       | 9,263.93         | 63,000.00  | -53,736.07     | 14.7%       |
| <b>600 Contract Services</b>                     |                  |            |                |             |
| 601 Hazmat Team Membership                       | 0.00             | 450.00     | -450.00        | 0.0%        |
| 602 MABAS Annual Dues                            | 414.00           | 500.00     | -86.00         | 82.8%       |
| 603 Annual Misc. Contract Servi                  | 1,345.00         | 2,000.00   | -655.00        | 67.3%       |
| 604 Reserves                                     | 0.00             | 2,500.00   | -2,500.00      | 0.0%        |
| <b>Total 600 Contract Services</b>               | 1,759.00         | 5,450.00   | -3,691.00      | 32.3%       |

2:35 PM

10/18/25





Accrual Basis

**HSFPD**  
**Profit & Loss Budget vs. Actual**  
May 2025 through April 2026

|                               | <u>May '25 - Apr 26</u> | <u>Budget</u>      | <u>\$ Over Budget</u>   | <u>% of Budget</u>   |
|-------------------------------|-------------------------|--------------------|-------------------------|----------------------|
| <b>700 Insurance</b>          |                         |                    |                         |                      |
| <b>701 Insurance Expenses</b> | 16,048.58               | 25,000.00          | -8,951.42               | 64.2%                |
| <b>702 Reserves</b>           | 0.00                    | 2,500.00           | -2,500.00               | 0.0%                 |
| <b>Total 700 Insurance</b>    | <u>16,048.58</u>        | <u>27,500.00</u>   | <u>-11,451.42</u>       | <u>58.4%</u>         |
| <b>Total Expense</b>          | <u>69,149.59</u>        | <u>466,477.35</u>  | <u>-397,327.76</u>      | <u>14.8%</u>         |
| <b>Net Income</b>             | <u><b>49,019.65</b></u> | <u><b>0.00</b></u> | <u><b>49,019.65</b></u> | <u><b>100.0%</b></u> |

HOLIDAY SHORES FIRE PROTECTION DISTRICT  
 93 HOLIDAY DAM RD  
 EDWARDSVILLE IL 62025-5320

**Managing Your Accounts**

|   |                |  |
|---|----------------|--|
|  | Branch Name    | First Mid Bank & Trust                     |
|  | Branch Address | 6814 Goshen Road<br>Edwardsville, IL 62025 |
|  | Telephone      | 877-888-5629                               |
|  | Online Banking | www.firstmid.com                           |

**Summary of Accounts**


| Account Type     | Account Number | Ending Balance |
|------------------|----------------|----------------|
| (51) Public Fund | XXXXXX6143     | \$119,245.19   |

**(51) Public Fund - XXXXXX6143**
**Account Summary**

| Date       | Description              | Amount              |
|------------|--------------------------|---------------------|
| 08/30/2025 | <b>Beginning Balance</b> | <b>\$103,554.63</b> |
|            | 1 Credit(s) This Period  | \$27,601.12         |
|            | 11 Debit(s) This Period  | \$11,910.56         |
| 09/30/2025 | <b>Ending Balance</b>    | <b>\$119,245.19</b> |

**Account Activity**

| Post Date  | Description                              | Debits     | Credits     | Balance             |
|------------|--|------------|-------------|---------------------|
| 08/30/2025 | <b>Beginning Balance</b>                 |            |             | <b>\$103,554.63</b> |
| 09/02/2025 | CARDMEMBER SERV WEB PYMT ***** 0914      | \$3,618.07 |             | \$99,936.56         |
| 09/03/2025 | FLEETCOR FUNDING BT0902 000000334047794  | \$74.94    |             | \$99,861.62         |
| 09/09/2025 | CARDMEMBER SERV WEB PYMT ***** 0914      | \$6,000.00 |             | \$93,861.62         |
| 09/11/2025 | CHECK # 1588                             | \$44.43    |             | \$93,817.19         |
| 09/11/2025 | CHECK # 1591                             | \$54.13    |             | \$93,763.06         |
| 09/12/2025 | MADISON COUNTY DIST 000000000000130      |            | \$27,601.12 | \$121,364.18        |
| 09/18/2025 | AMERENIL UTIL.BILL XXXXXX7857            | \$68.44    |             | \$121,295.74        |
| 09/22/2025 | CHECK # 1592                             | \$150.00   |             | \$121,145.74        |
| 09/22/2025 | CHECK # 1593                             | \$150.00   |             | \$120,995.74        |
| 09/23/2025 | REPUBLICSERVICES RSIBILLPAY 303500019113 | \$147.10   |             | \$120,848.64        |
| 09/25/2025 | ACMEREVIVAL MK5WGK7 GE8P                 | \$1,162.00 |             | \$119,686.64        |
| 09/29/2025 | Southwesternelec Elec Pmt XXXXXX0001     | \$441.45   |             | \$119,245.19        |
| 09/30/2025 | <b>Ending Balance</b>                    |            |             | <b>\$119,245.19</b> |

**(51) Public Fund - XXXXXX6143 (continued)**

**Checks Cleared**

| Check Nbr | Date       | Amount  | Check Nbr | Date       | Amount   |
|-----------|------------|---------|-----------|------------|----------|
| 1588      | 09/11/2025 | \$44.43 | 1592      | 09/22/2025 | \$150.00 |
| 1591*     | 09/11/2025 | \$54.13 | 1593      | 09/22/2025 | \$150.00 |

\* Indicates skipped check number

**Daily Balances**





| Date       | Amount      | Date       | Amount       | Date       | Amount       |
|------------|-------------|------------|--------------|------------|--------------|
| 09/02/2025 | \$99,936.56 | 09/12/2025 | \$121,364.18 | 09/25/2025 | \$119,686.64 |
| 09/03/2025 | \$99,861.62 | 09/18/2025 | \$121,295.74 | 09/29/2025 | \$119,245.19 |
| 09/09/2025 | \$93,861.62 | 09/22/2025 | \$120,995.74 |            |              |
| 09/11/2025 | \$93,763.06 | 09/23/2025 | \$120,848.64 |            |              |

**Overdraft and Returned Item Fees**

|                          | Total for this period | Total year-to-date |
|--------------------------|-----------------------|--------------------|
| Total Overdraft Fees     | \$0.00                | \$0.00             |
| Total Returned Item Fees | \$0.00                | \$0.00             |

HOLIDAY SHORES FIRE PROTECTION DISTRICT  
 93 HOLIDAY DAM RD  
 EDWARDSVILLE IL 62025-5320

**Managing Your Accounts**

|   |                |  |
|---|----------------|--|
|  | Branch Name    | First Mid Bank & Trust                     |
|  | Branch Address | 6814 Goshen Road<br>Edwardsville, IL 62025 |
|  | Telephone      | 877-888-5629                               |
|  | Online Banking | www.firstmid.com                           |

**Summary of Accounts**


| Account Type     | Account Number | Ending Balance |
|------------------|----------------|----------------|
| (54) MMDA Public | XXXXXX6176     | \$205,752.09   |

**(54) MMDA Public - XXXXXX6176**
**Account Summary**

| Date       | Description              | Amount              |
|------------|--------------------------|---------------------|
| 08/30/2025 | <b>Beginning Balance</b> | <b>\$205,436.90</b> |
|            | 1 Credit(s) This Period  | \$315.19            |
|            | 0 Debit(s) This Period   | \$0.00              |
| 09/30/2025 | <b>Ending Balance</b>    | <b>\$205,752.09</b> |

**Interest Summary**

| Description  | Amount     |
|--|------------|
| Interest Earned From 08/30/2025 Through 09/30/2025 |            |
| Annual Percentage Yield Earned                     | 1.76%      |
| Interest Days                                      | 32         |
| Interest Earned                                    | \$315.19   |
| Interest Paid This Period                          | \$315.19   |
| Interest Paid Year-to-Date                         | \$3,283.94 |

**Account Activity**

| Post Date  | Description              | Debits | Credits  | Balance             |
|------------|--------------------------|--------|----------|---------------------|
| 08/30/2025 | <b>Beginning Balance</b> |        |          | <b>\$205,436.90</b> |
| 09/30/2025 | INTEREST                 |        | \$315.19 | \$205,752.09        |
| 09/30/2025 | <b>Ending Balance</b>    |        |          | <b>\$205,752.09</b> |

**Daily Balances**

| Date       | Amount       |
|------------|--------------|
| 09/30/2025 | \$205,752.09 |

**October 2025 Statement**

Open Date: 09/05/2025 Closing Date: 10/06/2025

Account: ##### ##### ##### 0914

**Visa® Community Card**

**Elan Financial  
Services**  
BUS 30 ELN

**1-866-552-8855**

HOLIDAY SHORES FPD (CPN 001240621)

|                            |                   |
|----------------------------|-------------------|
| <b>New Balance</b>         | <b>\$8,164.62</b> |
| <b>Minimum Payment Due</b> | <b>\$82.00</b>    |
| <b>Payment Due Date</b>    | <b>11/01/2025</b> |

|   |         |
|---|---------|
| <b>Reward Points</b>                      |         |
| Earned This Statement                     | 8,165   |
| Reward Center Balance<br>as of 10/05/2025 | 144,084 |
| For details, see your rewards summary.    |         |

|                            |          |                          |
|----------------------------|----------|--------------------------|
| <b>Activity Summary</b>    |          |                          |
| Previous Balance           | +        | \$6,738.98               |
| Payments                   | -        | \$6,738.98 <sup>CR</sup> |
| Other Credits              |          | \$0.00                   |
| Purchases                  | +        | \$8,164.62               |
| Balance Transfers          |          | \$0.00                   |
| Advances                   |          | \$0.00                   |
| Other Debits               |          | \$0.00                   |
| Fees Charged               |          | \$0.00                   |
| Interest Charged           |          | \$0.00                   |
| <b>New Balance</b>         | <b>=</b> | <b>\$8,164.62</b>        |
| <b>Past Due</b>            |          | <b>\$0.00</b>            |
| <b>Minimum Payment Due</b> |          | <b>\$82.00</b>           |
| Credit Line                |          | \$10,000.00              |
| Available Credit           |          | \$1,835.38               |
| Days in Billing Period     |          | 32                       |

**Payment Options:**



Mail payment coupon  
with a check



Pay online at  
[myaccountaccess.com](http://myaccountaccess.com)



Pay by phone  
1-866-552-8855

No payment is required.

CPN 001240621

0047985100498709140000082000008164621

**Automatic Payment**

Account Number: ##### ##### ##### 0914

Your new full balance of \$8,164.62 will be automatically deducted from your account on 11/01/25.

24-Hour Elan Financial Services: 1-866-552-8855

- . to pay by phone
- . to change your address

0000021296 000638049692812 P

HOLIDAY SHORES FPD
   
ACCOUNTS PAYABLE
   
93 HOLIDAY DAM RD
   
EDWARDSVILLE IL 62025-5320

**Community Card Rewards**

|   |         |
|---|---------|
| <b>Rewards Center Activity as of 10/05/2025</b> |         |
| Rewards Center Activity*                        | -5,926  |
| Rewards Center Balance                          | 144,084 |

\*This item includes points redeemed, expired and adjusted.

| Rewards Earned                 | This Statement | Year to Date  |
|--------------------------------|----------------|---------------|
| Points Earned on Net Purchases | 8,165          | 50,926        |
| <b>Total Earned</b>            | <b>8,165</b>   | <b>50,926</b> |

Points Expiring on 12/31/2025: 8170

For rewards program inquiries and redemptions, call 1-888-229-8864 from 8:00 am to 10:00 pm (CST) Monday through Friday, 8:00 am to 5:30 pm (CST) Saturday and Sunday. Automated account information is available 24 hours a day, 7 days a week.

**Important Messages**

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

Your payment of \$8164.62 will be automatically deducted from your bank account on 11/01/2025. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

**Transactions**      OBRIEN,JAMES S      Credit Limit \$10000

| Post Date                         | Trans Date | Ref # | Transaction Description                 | Amount     | Notation |
|-----------------------------------|------------|-------|---|------------|----------|
| <b>Purchases and Other Debits</b> |            |       |   |            |          |
| 09/08                             | 09/05      | 0016  | MANSFIELD GARAGE DOOR MANSFIELD TX      | \$1,583.00 | _____    |
| 09/08                             | 09/05      | 0024  | MANSFIELD GARAGE DOOR MANSFIELD TX      | \$2,073.00 | _____    |
| 09/08                             | 09/05      | 0291  | The Mail Box Store Bet BETHALTO IL      | \$94.39    | _____    |
| 09/10                             | 09/09      | 6070  | PAYPAL *TRAVISGILLIG 402-935-7733 CA    | \$1,595.25 | _____    |
| 09/11                             | 09/09      | 5219  | MEDLINE INDUSTRIES, LP 800-6335463 IL   | \$87.39    | _____    |
| 09/11                             | 09/10      | 3931  | AED SUPERSTORE 800-544-0048 WI          | \$135.70   | _____    |
| 09/11                             | 09/10      | 1059  | AMAZON MKTPL*HJ6T30283 Amzn.com/bill WA | \$147.86   | _____    |
| 09/11                             | 09/11      | 9756  | AMAZON MKTPL*P23TX0W93 Amzn.com/bill WA | \$182.83   | _____    |
| 09/12                             | 09/11      | 6554  | AMAZON RETA* WJ3ZP2NL3 WWW.AMAZON.CO WA | \$24.96    | _____    |
| 09/12                             | 09/12      | 5443  | FRESHY FRESHYSITES.C NY                 | \$111.50   | _____    |
| 09/15                             | 09/11      | 9005  | BOUND TREE MEDICAL LLC 800-2827904 OH   | \$461.28   | _____    |
| 09/15                             | 09/12      | 6657  | AMAZON MKTPL*AI7JN6503 Amzn.com/bill WA | \$31.39    | _____    |
| 09/15                             | 09/12      | 5975  | AMAZON MKTPL*GH4UN42M3 Amzn.com/bill WA | \$14.96    | _____    |
| 09/15                             | 09/13      | 1698  | EAGLE ENGRAVING INC 630-3771056 IL      | \$115.95   | _____    |

Continued on Next Page

| Transactions                                    |            | OBRIEN,JAMES S |   |                   | Credit Limit \$10000 |  |
|---|------------|----------------|---|-------------------|----------------------|--|
| Post Date                                       | Trans Date | Ref #          | Transaction Description                 | Amount            | Notation             |  |
| 09/15   | 09/14      | 7524           | AMAZON PRIME*S65782QC3 Amzn.com/bill WA | \$14.99           | _____                |  |
| 09/17   | 09/16      | 0361           | HOME CLEANING CENTERS 618-876-5899 IL   | \$164.80          | _____                |  |
| 09/18   | 09/16      | 0917           | BOUND TREE MEDICAL LLC 800-2827904 OH   | \$7.70            | _____                |  |
| 09/18   | 09/16      | 2327           | BOUND TREE MEDICAL LLC 800-2827904 OH   | \$33.89           | _____                |  |
| 09/18   | 09/17      | 7509           | AMAZON MKTPL*II4240PR3 Amzn.com/bill WA | \$134.78          | _____                |  |
| 09/19   | 09/18      | 2237           | AMAZON RETA* 9G35Q7LN3 WWW.AMAZON.CO WA | \$572.70          | _____                |  |
| 09/22   | 09/20      | 5776           | DOMINO'S 2964 BETHALTO IL               | \$172.20          | _____                |  |
| 09/22   | 09/22      | 3796           | AMAZON MKTPL*SH42J8F03 Amzn.com/bill WA | \$21.34           | _____                |  |
| 09/24   | 09/23      | 4393           | MADISON COMMUNICATIONS GOMADISON.COM IL | \$80.96           | _____                |  |
| 10/02   | 10/01      | 6095           | Google GSUITE_hsfed.org 650-2530000 CA  | \$16.80           | _____                |  |
| 10/06   | 10/03      | 8784           | AMAZE HEALTH AMAZEHEALTH.C CO           | \$285.00          | _____                |  |
| <b>Total for Account ##### ##### ##### 3357</b> |            |                |   | <b>\$8,164.62</b> |                      |  |

| Transactions                                    |            | BILLING ACCOUNT ACTIVITY |                         |                   |          |  |
|---|------------|--------------------------|-------------------------|-------------------|----------|--|
| Post Date                                       | Trans Date | Ref #                    | Transaction Description | Amount            | Notation |  |
| <b>Payments and Other Credits</b>               |            |                          |                         |                   |          |  |
| 09/08   | 09/08      | ET                       | PAYMENT THANK YOU       | \$6,000.00        | CR _____ |  |
| 10/01   | 10/01      | MTC                      | PAYMENT THANK YOU       | \$738.98          | CR _____ |  |
| <b>Total for Account ##### ##### ##### 0914</b> |            |                          |                         | <b>\$6,738.98</b> | CR       |  |

| <b>2025 Totals Year-to-Date</b> |        |
|---------------------------------|--------|
| Total Fees Charged in 2025      | \$0.00 |
| Total Interest Charged in 2025  | \$0.00 |

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

\*\*APR for current and future transactions.

| Balance Type       | Balance By Type | Balance Subject to Interest Rate | Variable | Interest Charge | Annual Percentage Rate | Expires with Statement |
|--------------------|-----------------|----------------------------------|----------|-----------------|------------------------|------------------------|
| **BALANCE TRANSFER | \$0.00          | \$0.00                           | YES      | \$0.00          | 17.99%                 |                        |
| **PURCHASES        | \$8,164.62      | \$0.00                           | YES      | \$0.00          | 17.99%                 |                        |
| **ADVANCES         | \$0.00          | \$0.00                           | YES      | \$0.00          | 27.99%                 |                        |