

New Lenox Fire Protection District

Financial Analysis

For the 1 Month(s) Ended January 31, 2026



Revenue Highlights

8% of Budget Year

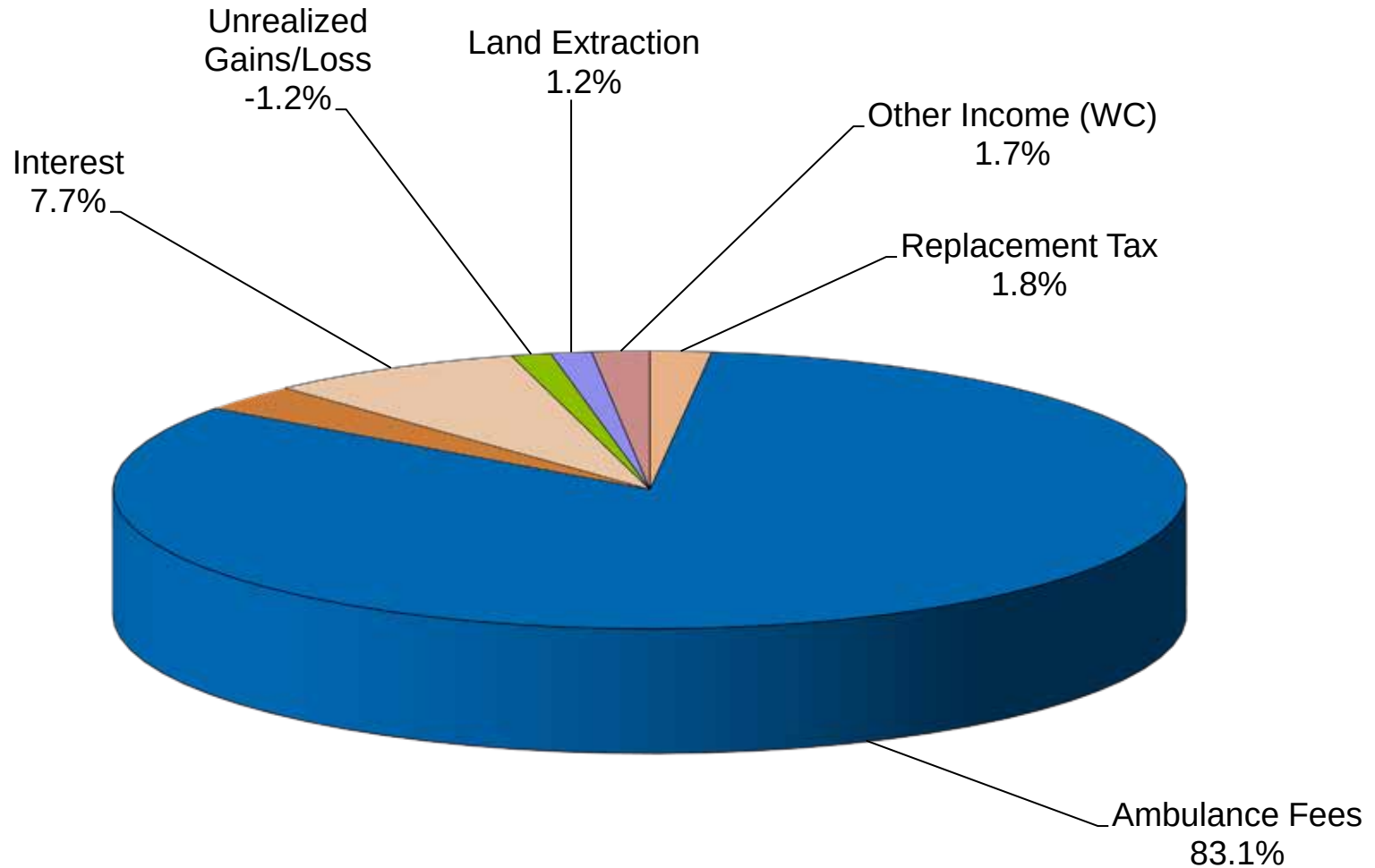
- 2% of Total Budget (Minus any internal transfers / bond proceeds)
- Property Taxes
 - Collected \$0 or 0% of Budget
- Ambulance Fees
 - Collected \$219,971 or 10% of Budget
- Fees and Charges for Service
 - Collected \$8,287 or 13% of Budget
- Interest
 - Collected \$20,505 or 11% of Budget
- Land Extraction; Collected
 - Collected \$3,256 or 11% of Budget

Revenues

Account Description	Total Actual	Total Budget	% of Budget	Last Year	Inc/(Dec) from Last Year
Property Tax Receipts	-	11,272,000	0%	-	0%
Foreign Fire Insurance Tax	-	60,000	0%	-	0%
Replacement Tax	4,884	30,000	16%	4,562	7%
Ambulance Fees	219,971	2,300,000	10%	154,361	43%
Loan Proceeds	-	4,100,000	0%	-	0%
Donations	-	-	0%	-	0%
Fees and Charges for Services	8,287	63,000	13%	9,567	-13%
Interest	20,505	190,000	11%	33,356	-39%
Unrealized Gains/Loss	(3,159)	-	0%	(2,189)	44%
Land Extraction	3,256	30,000	11%	14,359	-77%
Other Income (WC)	4,589	20,000	23%	3,097	48%
Transfer-In	-	2,750,000	0%	-	0%
Miscellaneous Income	60	11,500	1%	-	0%
Actual Revenues	258,394	20,826,500	1%	217,113	19%
Budgeted Revenues	20,826,500				
% Diff	1%				

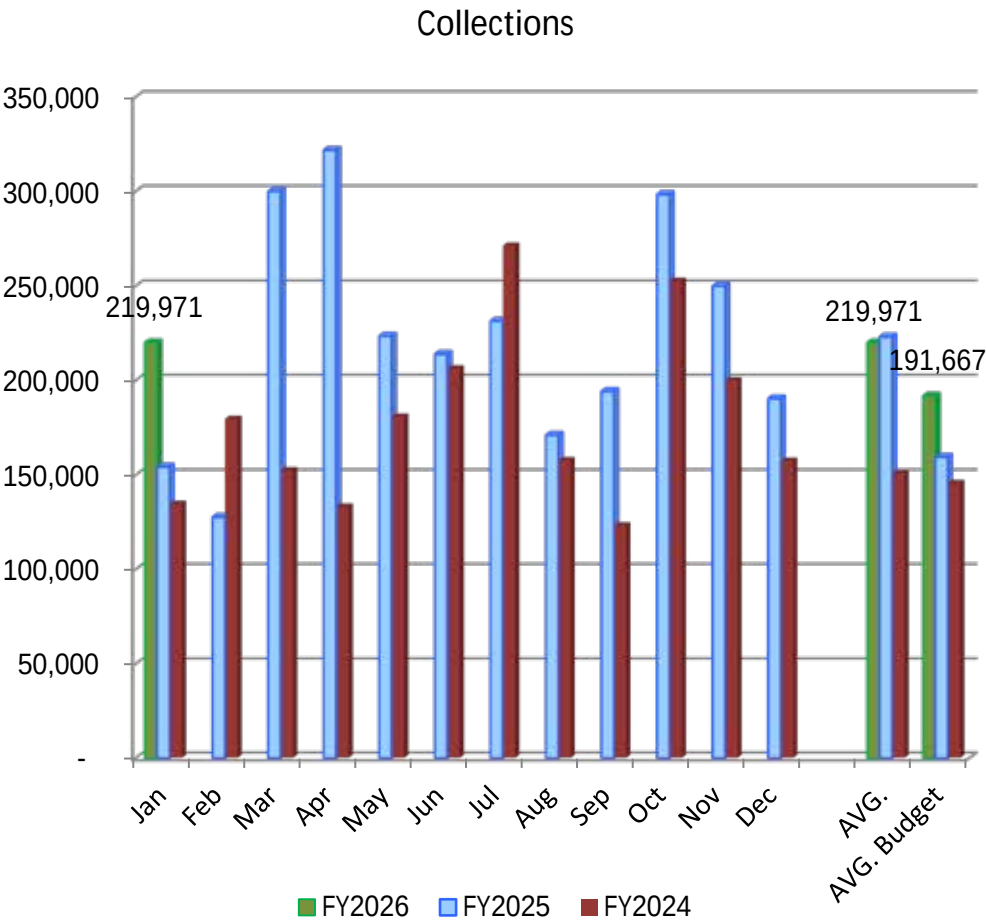
Revenues

Revenue Distribution



Ambulance Fees

Month	FY2026	FY2025	FY2024
Jan	219,971	154,361	134,862
Feb		127,739	179,628
Mar		299,917	152,514
Apr		321,791	133,295
May		223,484	180,887
Jun		213,885	206,369
Jul		231,350	271,137
Aug		171,130	157,890
Sep		194,176	123,385
Oct		298,414	252,788
Nov		249,997	200,055
Dec		190,371	157,533
AVG.	219,971	223,051	151,008
AVG. Budget	191,667	159,583	145,833
YTD	219,971	154,361	134,862



Expenditure Highlights

8% of Year

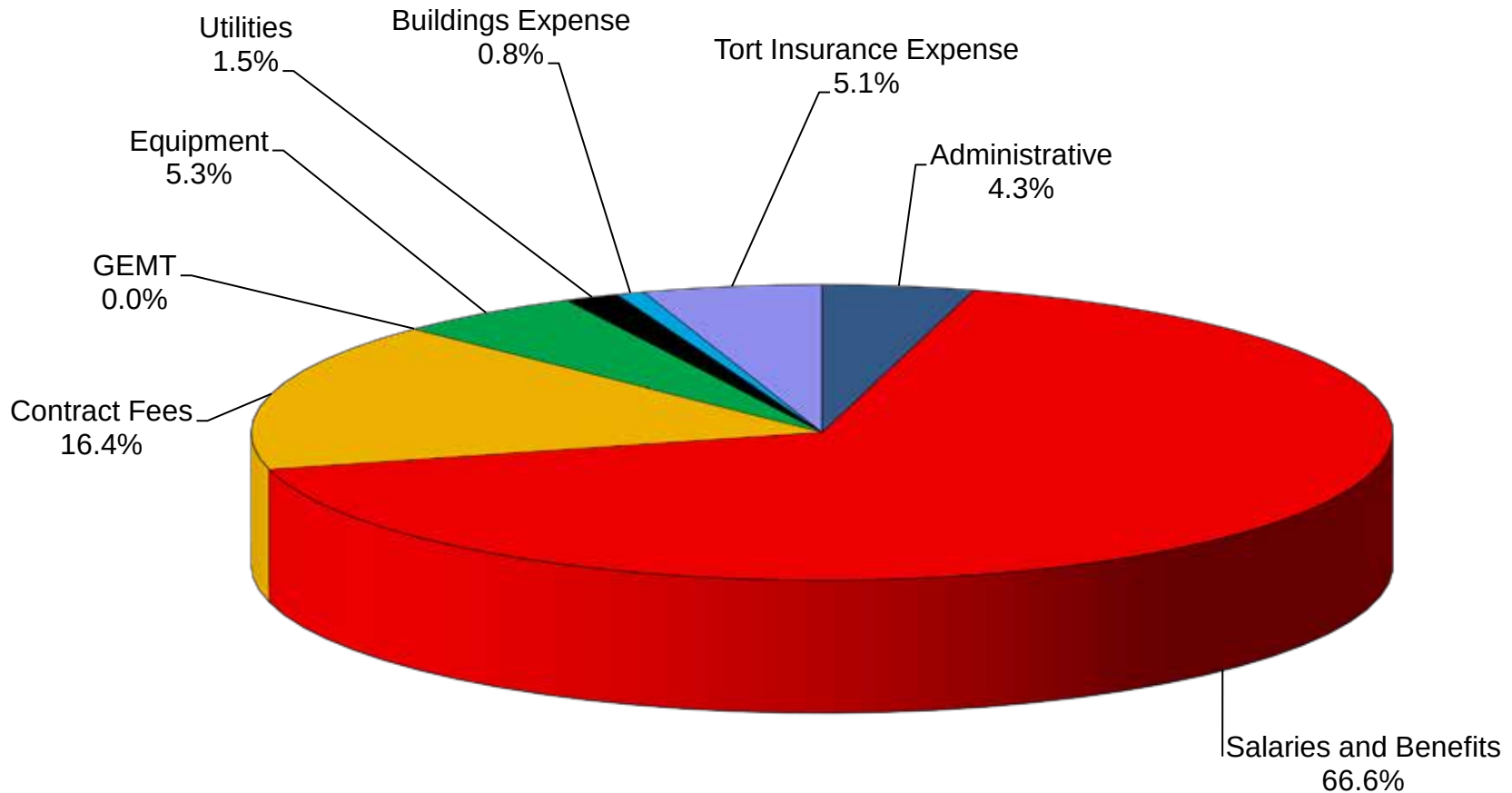
- Operating Expenditures
 - 7% of Budget
- Personnel (2 of 26 Payrolls or 8%)
 - 8% of Budget
- Contract Fees
 - 9% of Budget
- Capital Projects & Debt Service
 - 2% of Budget
 - \$61,124; Tahoe
 - \$36,746 Image Trend

Expenditures

Account Description	Total Actual	Total Budget	% of Budget	Last Year	Inc/(Dec) from Last Year
OPERATING EXPENDITURES					
Administrative	42,539	560,000	8%	41,694	2%
Salaries and Benefits	657,939	8,160,498	8%	562,411	17%
Contract Fees	161,436	1,852,556	9%	178,313	-9%
GEMT	-	365,000	0%	-	0%
Equipment	52,379	599,310	9%	34,141	53%
Utilities	15,079	185,700	8%	13,490	12%
Buildings Expense	7,864	161,500	5%	9,951	-21%
Pension Expense	-	868,000	0%	-	0%
Tort Insurance Expense	50,063	545,000	9%	42,576	18%
Actual Expenditures	987,298	13,297,564	7%	882,577	12%
Budgeted Expenditures	13,297,564				
% Diff	7%				
SURPLUS / (DEFICIT) FROM OPERATIONS	(728,904)	7,528,936	-10%	(665,464)	10%
CAPITAL EXPENDITURES					
Capital	106,170	6,342,000	2%	40,992	159%
Debt Service	-	0	0%	61,451	-100%
Transfer-Out	-	2,750,000	0%	-	0%
Actual Expenditures	106,170	9,092,000	1%	102,443	4%
Budgeted Expenditures	106,170				
% Diff	100%				

Expenditures

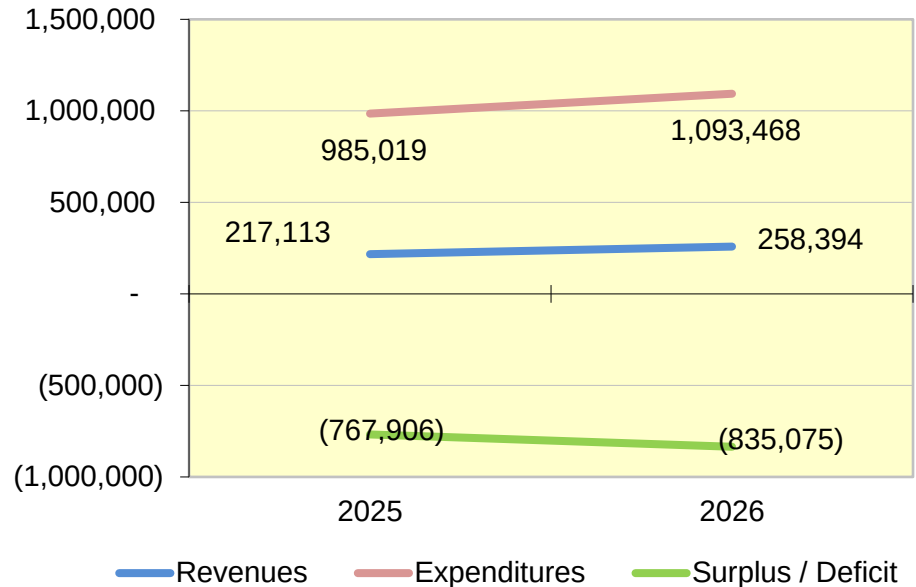
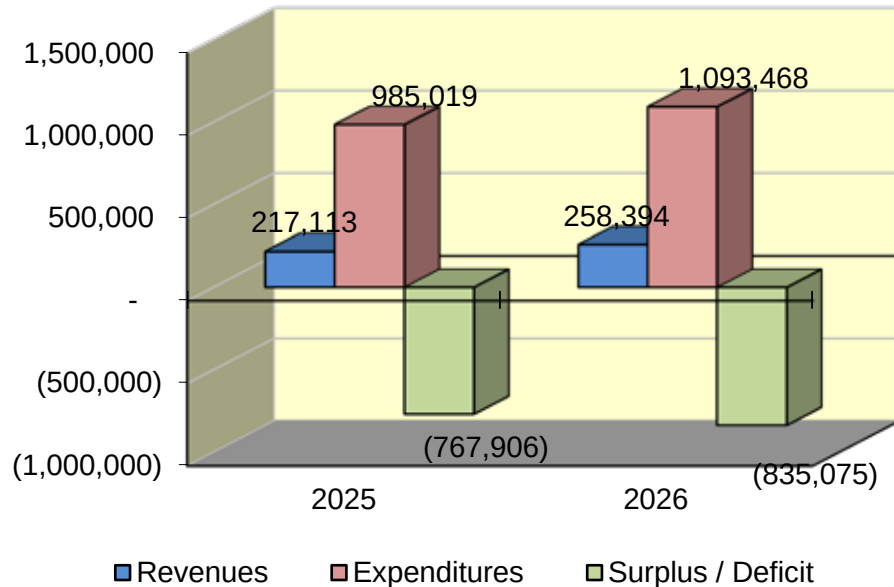
Operational Expenditure Distribution



Revenue, Expenditure & Fund Balance

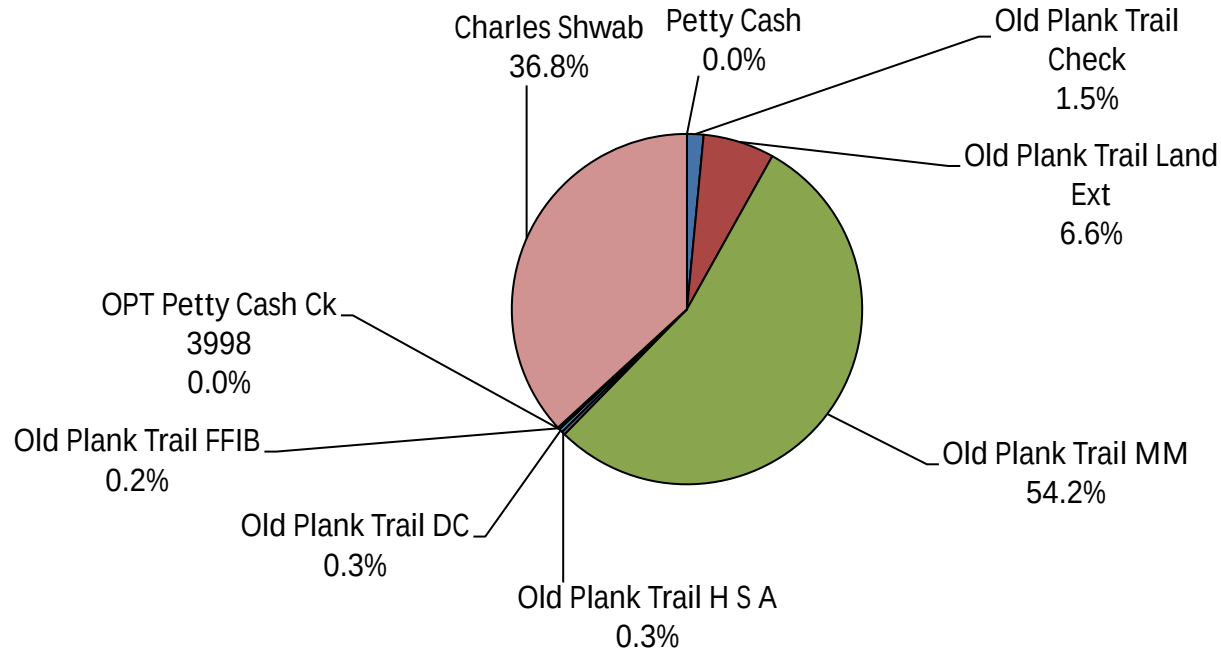
For the 1 Month(s) Ended January 31, 2026

	General	Ambulance	Pension	Capital	Tort Immunity	Total Actual
CHANGE IN NET POSITION	(468,915)	(209,926)	-	(106,170)	(50,063)	(835,075)
BEGINNING FUND BALANCE	2,364,723	3,641,720	-	4,612,863	157,040	10,776,346
ENDING FUND BALANCE	1,895,808	3,431,794	-	4,506,693	106,977	9,941,271
Fund Balance to Expenditure Ratio	380%	782%	0%	0%	214%	1007%



Cash Balances

Bank	Current Year	Last Year
Old Plank Trail Check	137,541	80,920
Old Plank Trail Land Ext	594,083	535,830
Old Plank Trail MM	4,897,201	4,430,157
Old Plank Trail H S A	29,312	29,312
Old Plank Trail DC	30,545	9,376
OPT Petty Cash Ck 3998	259	259
Old Plank Trail FFIB	17,411	22,613
Charles Shwab	3,324,791	3,195,299
Petty Cash	14	14
	\$ 9,031,158	\$ 8,303,779



Financial Report

For the 1 Month(s) Ended January 31, 2026
FISCAL YEAR 2026



NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Summary
For the 1 Month(s) Ended January 31, 2026

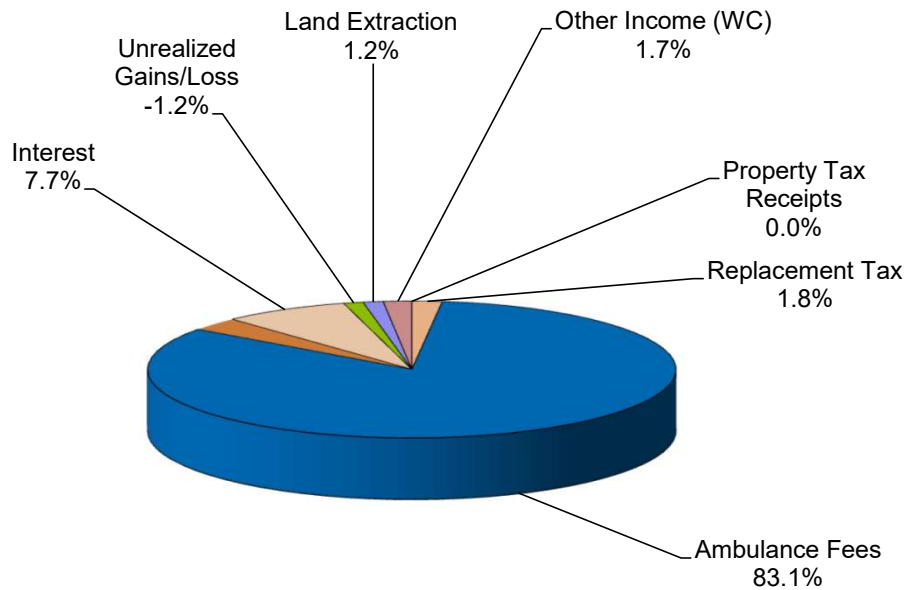
8% of Fiscal Year

Account Description	Total Actual	Total Budget	% of Budget
REVENUE			
Property Tax Receipts	-	11,272,000	0.0%
Foreign Fire Insurance Tax	-	60,000	0.0%
Replacement Tax	4,884	30,000	16.3%
Ambulance Fees	219,971	2,300,000	9.6%
Bond Proceeds	-	4,100,000	0.0%
Fees and Charges for Services	8,287	63,000	13.2%
Interest	20,505	190,000	10.8%
Unrealized Gains/Loss	(3,159)	-	0.0%
Land Extraction	3,256	30,000	10.9%
Other Income (WC)	4,589	20,000	22.9%
Transfer-In	-	2,750,000	0.0%
Miscellaneous Income	60	11,500	0.5%
Actual Revenues	258,394	20,826,500	1.2%
Budgeted Revenues	20,826,500		
% Diff	1%		
OPERATING EXPENDITURES			
Administrative	42,539	560,000	7.6%
Salaries and Benefits	657,939	8,160,498	8.1%
Contract Fees	161,436	1,852,556	8.7%
GEMT	-	365,000	0.0%
Equipment	52,379	599,310	8.7%
Utilities	15,079	185,700	8.1%
Buildings Expense	7,864	161,500	4.9%
Pension Expense	-	868,000	0.0%
Tort Insurance Expense	50,063	545,000	9.2%
Actual Expenditures	987,298	13,297,564	7.4%
Budgeted Expenditures	13,297,564		
% Diff	7%		
SURPLUS / (DEFICIT)	(728,904)	7,528,936	-9.7%
CAPITAL EXPENDITURES			
Capital	106,170	6,342,000	2%
Debt Service	-	-	0%
Transfer-Out	-	2,750,000	0%
Actual Expenditures	106,170	9,092,000	1%
Budgeted Expenditures	106,170		
% Diff	100%		
CHANGE IN NET POSITION	(835,075)	(1,563,064)	
BEGINNING FUND BALANCE	10,776,346		
ENDING FUND BALANCE	9,941,271		

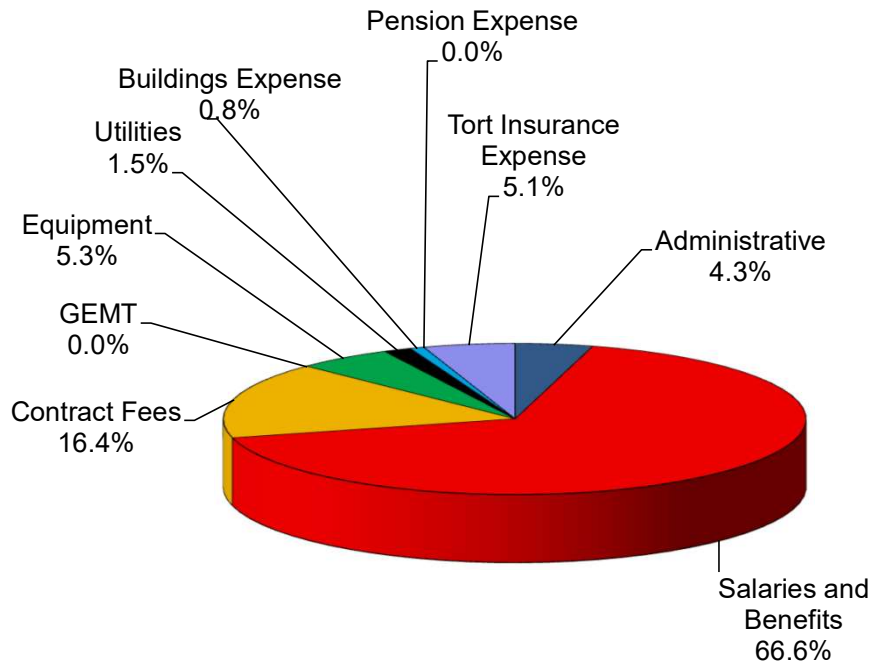
NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Summary
For the 1 Month(s) Ended January 31, 2026

Revenue Distribution

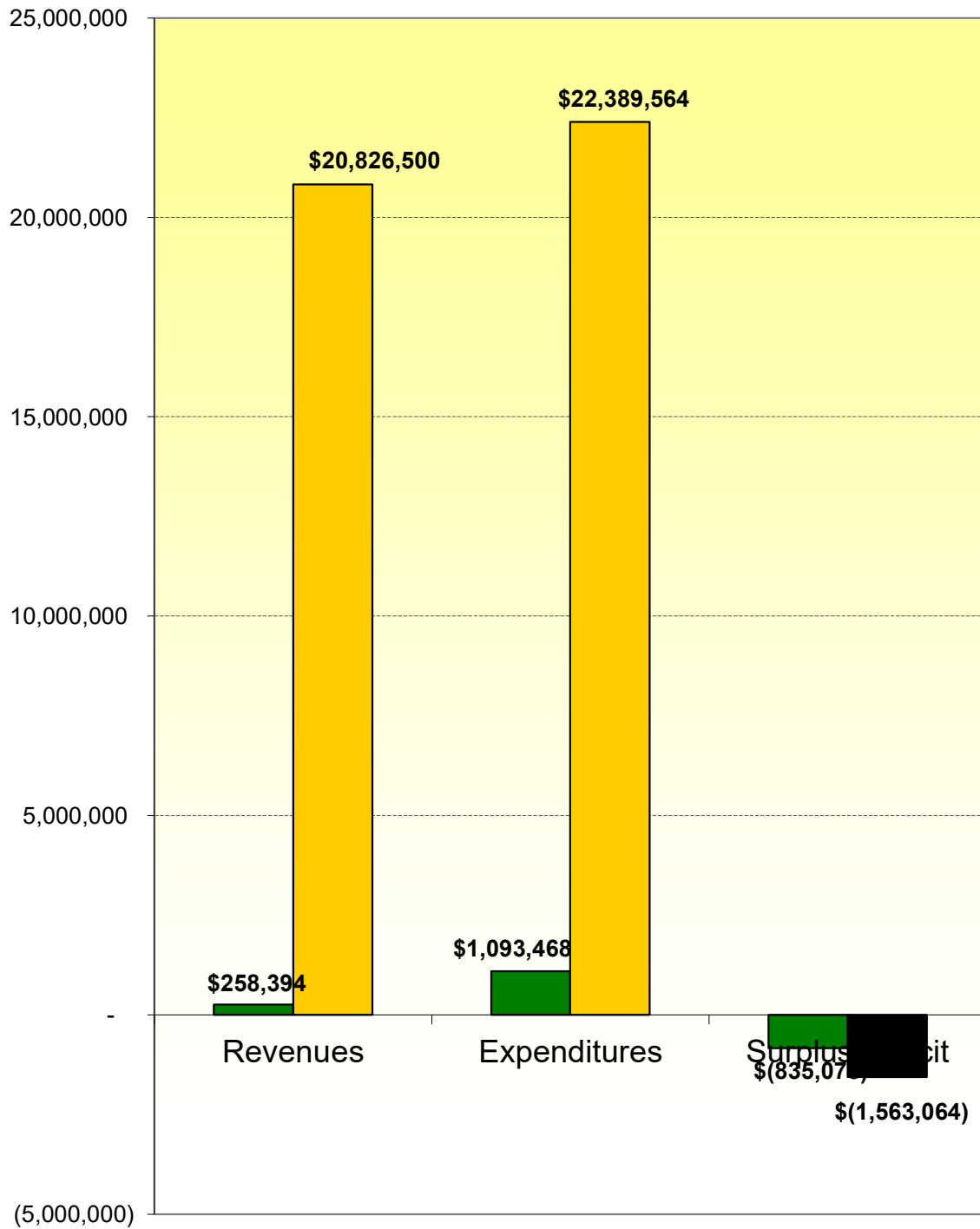


Operational Expenditure Distribution



NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Summary
For the 1 Month(s) Ended January 31, 2026



■ YTD ■ Budget

NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Summary
For the 1 Month(s) Ended January 31, 2026

8% of Fiscal Year

Account Description	General	Ambulance	Pension	Capital	Tort Immunity	Total Actual	Total Budget	% of Budget
REVENUE								
Property Tax Receipts	-	-	-	-	-	-	11,272,000	0%
Foreign Fire Insurance Tax	-	-	-	-	-	-	60,000	0%
Replacement Tax	4,884	-	-	-	-	4,884	30,000	16%
Ambulance Fees	-	219,971	-	-	-	219,971	2,300,000	10%
Grants	-	-	-	-	-	-	-	0%
Bond Proceeds	-	-	-	-	-	-	4,100,000	0%
Donations	-	-	-	-	-	-	-	0%
Fees and Charges for Services	8,287	-	-	-	-	8,287	63,000	13%
Interest	10,252	10,252	-	-	-	20,505	190,000	11%
Unrealized Gains/Loss	(1,580)	(1,580)	-	-	-	(3,159)	-	0%
Land Extraction	3,256	-	-	-	-	3,256	30,000	11%
Other Income	4,589	-	-	-	-	4,589	20,000	23%
Loan Proceeds from Village	-	-	-	-	-	-	-	0%
Transfer-In	-	-	-	-	-	-	2,750,000	0%
Miscellaneous Income	60	-	-	-	-	60	11,500	1%
Actual Revenues	29,750	228,644	-	-	-	258,394	20,826,500	1%
Budgeted Revenues	6,056,500	6,528,000	868,000	6,850,000	524,000	20,826,500		
% Diff	0%	4%	0%	0%	0%	1%		
OPERATING EXPENDITURES								
Administrative	26,370	16,168	-	-	-	42,539	560,000	8%
Salaries and Benefits	329,519	328,420	-	-	-	657,939	8,160,498	8%
Contract Fees	77,190	84,246	-	-	-	161,436	1,852,556	9%
GEMT	-	-	-	-	-	-	365,000	0%
Equipment	48,776	3,603	-	-	-	52,379	599,310	9%
Utilities	10,261	4,818	-	-	-	15,079	185,700	8%
Buildings Expense	6,549	1,315	-	-	-	7,864	161,500	5%
Pension Expense	-	-	-	-	-	-	868,000	0%
Tort Insurance Expense	-	-	-	-	50,063	50,063	545,000	9%
Actual Expenditures	498,665	438,570	-	-	50,063	987,298	13,297,564	7%
Budgeted Expenditures	5,927,512	5,957,052	868,000	-	545,000	13,297,564		
% Diff	8%	7%	0%	0%	9%	7%		
SURPLUS / (DEFICIT) FROM OPERATIONS	(468,915)	(209,926)	-	-	(50,063)	(728,904)	7,528,936	-10%
CAPITAL EXPENDITURES								
Capital	-	-	-	106,170	-	106,170	6,342,000	2%
Debt Service	-	-	-	-	-	-	-	0%
Transfer Out	-	-	-	-	-	-	2,750,000	0%
Actual Expenditures	-	-	-	106,170	-	106,170	9,092,000	1%
Budgeted Expenditures	-	-	-	106,170	-	106,170		
% Diff	0%	0%	0%	100%	0%	100%		
CHANGE IN NET POSITION	(468,915)	(209,926)	-	(106,170)	(50,063)	(835,075)	Total Budget	(1,563,064)
BEGINNING FUND BALANCE	2,364,723	3,641,720	-	4,612,863	157,040	10,776,346		
ENDING FUND BALANCE	1,895,808	3,431,794	-	4,506,693	106,977	9,941,271		
Fund Balance to Expenditure Ratio	380%	782%	0%	0%	214%	1007%		

NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Detail

January 31, 2026

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Revenues						
4001 · Current Year Tax Receipts	0.00	939,333.33	0.00	11,272,000.00	-11,272,000.00	0.0%
4200 · Loan Proceeds	0.00	341,666.67	0.00	4,100,000.00	-4,100,000.00	0.0%
4230 · SAFER Grant	0.00	0.00	0.00	0.00	0.00	0.0%
4250 · Life Safety Grant	0.00	0.00	0.00	0.00	0.00	0.0%
4270 · Donation	0.00	0.00	0.00	0.00	0.00	0.0%
4300 · Replacement Tax	4,884.24	2,500.00	4,884.24	30,000.00	-25,115.76	16.28%
4350 · Foreign Fire Ins Tax	0.00	5,000.00	0.00	60,000.00	-60,000.00	0.0%
4440 · Alarm Monitoring Fee	0.00	416.67	0.00	5,000.00	-5,000.00	0.0%
4450 · Inspection Fee	0.00	666.67	0.00	8,000.00	-8,000.00	0.0%
4451 · False Alarm Fee	8,287.49	4,166.67	8,287.49	50,000.00	-41,712.51	16.58%
4615 · Ambulance Fees	219,971.35	191,666.67	219,971.35	2,300,000.00	-2,080,028.65	9.56%
4650 · Interest Income	20,504.66	15,833.33	20,504.66	190,000.00	-169,495.34	10.79%
4660 · Unrealized Gains/Loss	-3,159.42	0.00	-3,159.42	0.00	-3,159.42	100.0%
4700 · Other Income (Work Comp)	4,588.88	1,666.67	4,588.88	20,000.00	-15,411.12	22.94%
4730 · Land Extraction	3,256.33	2,500.00	3,256.33	30,000.00	-26,743.67	10.85%
4790 · Transfer-Ins	0.00	229,166.67	0.00	2,750,000.00	-2,750,000.00	0.0%
Miscellaneous Income						
4280 · Insurance Benefit Refund	0.00	416.67	0.00	5,000.00	-5,000.00	0.0%
4400 · Fire Report Copy	25.00	41.67	25.00	500.00	-475.00	5.0%
4510 · Public Education	35.00	83.33	35.00	1,000.00	-965.00	3.5%
4620 · Sale of Equipment	0.00	0.00	0.00	0.00	0.00	0.0%
4745 · Collections Income	0.00	0.00	0.00	0.00	0.00	0.0%
4775 · Spiller Pay Ordinance	0.00	416.67	0.00	5,000.00	-5,000.00	0.0%
Misc Subtotal	60.00	958.33	60.00	11,500.00	-11,440.00	0.52%
Total Revenues	258,393.53	1,506,375.00	258,393.53	20,826,500.00	-20,568,106.47	1.24%

NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Detail

January 31, 2026

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Expenditures						
Administrative						
6001 · Administrative Expense	0.00	0.00	0.00	0.00	0.00	0.0%
6010 · Legal Services	4,087.50	2,500.00	4,087.50	30,000.00	-25,912.50	13.63%
6020 · Dispatching Services-Dispatchers	14,356.13	11,666.67	14,356.13	140,000.00	-125,643.87	10.25%
6030 · Audting and Accounting Services	2,101.38	5,479.17	2,101.38	65,750.00	-63,648.62	3.2%
6031 · Bank Service Charges	446.56	2,666.67	446.56	32,000.00	-31,553.44	1.4%
6071 · Trustee Training	0.00	541.67	0.00	6,500.00	-6,500.00	0.0%
6080 · Fire Prevention/Public Ed	1,335.93	1,604.17	1,335.93	19,250.00	-17,914.07	6.94%
6160 · Employee Physicals	2,984.15	979.17	2,984.15	11,750.00	-8,765.85	25.4%
6202 · Contingency/Misc	3,132.23	1,333.33	3,132.23	16,000.00	-12,867.77	19.58%
6203 · Foundation Supplies	0.00	416.67	0.00	5,000.00	-5,000.00	0.0%
6210 · Printing and Publication Exp	2,347.30	416.67	2,347.30	5,000.00	-2,652.70	46.95%
6220 · Postage	20.99	258.33	20.99	3,100.00	-3,079.01	0.68%
6230 · Dues/Subscriptions	1,075.90	2,004.17	1,075.90	24,050.00	-22,974.10	4.47%
6240 · Office Supplies	834.10	666.67	834.10	8,000.00	-7,165.90	10.43%
6250 · Office Equipment Repairs	0.00	583.33	0.00	7,000.00	-7,000.00	0.0%
6270 · IT Expense	8,719.55	11,000.00	8,719.55	132,000.00	-123,280.45	6.61%
8061 · Cadet Expense	0.00	1,750.00	0.00	21,000.00	-21,000.00	0.0%
8180 · Pest Control	281.00	0.00	281.00	0.00	281.00	100.0%
8240 · Banquet	0.00	300.00	0.00	3,600.00	-3,600.00	0.0%
8350 · Foreign Fire Tax Exp	815.79	2,500.00	815.79	30,000.00	-29,184.21	2.72%
9233 · Interest Expense	0.00	0.00	0.00	0.00	0.00	0.0%
Subtotal	42,538.51	46,666.67	42,538.51	560,000.00	-517,461.49	7.6%
Salaries and Benefits						
6040 · Employee Salaries	507,904.38	558,364.00	507,904.38	6,700,368.00	-6,192,463.62	7.58%
6150 · Employees H S A	66,547.34	43,086.50	66,547.34	517,038.00	-450,490.66	12.87%
6710 · FICA Tax Expense	1,962.82	2,266.67	1,962.82	27,200.00	-25,237.18	7.22%
6720 · Medicare Expense	6,386.12	7,968.17	6,386.12	95,618.00	-89,231.88	6.68%
6750 · State Unemployment Expense	3,283.23	708.33	3,283.23	8,500.00	-5,216.77	38.63%
6760 · Employer IMRF Expense	0.00	1,261.17	0.00	15,134.00	-15,134.00	0.0%
9630 · Health Insurance	71,854.97	66,386.67	71,854.97	796,640.00	-724,785.03	9.02%
	657,938.86	680,041.50	657,938.86	8,160,498.00	-7,502,559.14	8.06%
Contract Fees						
6101 · Contract Fees/Metro	161,436.30	154,379.67	161,436.30	1,852,556.00	-1,691,119.70	8.71%
6201 · Contract Fees/Andres	0.00	30,416.67	0.00	365,000.00	-365,000.00	0.0%
Subtotal	161,436.30	184,796.33	161,436.30	2,217,556.00	-2,056,119.70	7.28%

NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Detail

January 31, 2026

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Equipment						
8005 · Equip and Small Tool Purchase	227.94	3,333.33	227.94	40,000.00	-39,772.06	0.57%
8006 Power Tools	4,742.00	787.50	4,742.00	9,450.00	-4,708.00	50.18%
8007 SCBA	197.00	1,266.67	197.00	15,200.00	-15,003.00	1.3%
8008 Hazmat Monitors	0.00	608.33	0.00	7,300.00	-7,300.00	0.0%
8009 Small Tool Purchase	2,932.72	0.00	2,932.72	0.00	2,932.72	100.0%
8010 · Equip and Small Tool Repair	0.00	1,208.33	0.00	14,500.00	-14,500.00	0.0%
8020 · Medical Supplies	1,911.17	6,250.00	1,911.17	75,000.00	-73,088.83	2.55%
8021 BSI/PPE	0.00	1,125.00	0.00	13,500.00	-13,500.00	0.0%
8022 Equipment Service	0.00	0.00	0.00	0.00	0.00	0.0%
8025 Rescue Task Force	0.00	83.33	0.00	1,000.00	-1,000.00	0.0%
8030 · Oxygen	342.25	375.00	342.25	4,500.00	-4,157.75	7.61%
8050 · Fire Clothing	8,549.00	1,362.50	8,549.00	16,350.00	-7,801.00	52.29%
8060 · Uniforms/Station Wear	7,324.88	5,500.00	7,324.88	66,000.00	-58,675.12	11.1%
8070 · Fuel/Oil	7,325.45	8,000.00	7,325.45	96,000.00	-88,674.55	7.63%
8081 Arson	0.00	25.00	0.00	300.00	-300.00	0.0%
8082 TRT	0.00	166.67	0.00	2,000.00	-2,000.00	0.0%
8083 Water Rescue	2,604.75	333.33	2,604.75	4,000.00	-1,395.25	65.12%
8084 K9	0.00	458.33	0.00	5,500.00	-5,500.00	0.0%
8085 Drone Team	0.00	775.83	0.00	9,310.00	-9,310.00	0.0%
8086 Hazmat	0.00	83.33	0.00	1,000.00	-1,000.00	0.0%
8100 · Hose Purchase	0.00	0.00	0.00	0.00	0.00	0.0%
8101 Fire Appliance	0.00	491.67	0.00	5,900.00	-5,900.00	0.0%
8102 Fire Hose	0.00	1,000.00	0.00	12,000.00	-12,000.00	0.0%
8160 · Fire Extinguishers	755.30	416.67	755.30	5,000.00	-4,244.70	15.11%
8200 · Radio/Beeper Repair	120.00	1,291.67	120.00	15,500.00	-15,380.00	0.77%
8285 · Vehicle Loan Payment	0.00	0.00	0.00	0.00	0.00	0.0%
8290 · Vehicle Repair	7,773.76	10,416.67	7,773.76	125,000.00	-117,226.24	6.22%
8390 · Vehicle Maintenance	7,572.73	4,583.33	7,572.73	55,000.00	-47,427.27	13.77%
Subtotal	52,378.95	49,942.50	52,378.95	599,310.00	-546,931.05	8.74%

NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Detail

January 31, 2026

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Utilities						
9010 · Natural Gas Expense	3,566.50	2,600.00	3,566.50	31,200.00	-27,633.50	11.43%
9020 · Electric	3,205.22	3,833.33	3,205.22	46,000.00	-42,794.78	6.97%
9030 · Phone/Internet/Cable/ADT	6,374.61	7,250.00	6,374.61	87,000.00	-80,625.39	7.33%
9040 · Sewer/Water/Refuse	1,932.52	1,791.67	1,932.52	21,500.00	-19,567.48	9.0%
Subtotal	15,078.85	15,475.00	15,078.85	185,700.00	-170,621.15	8.12%
Buildings Expense						
9100 · Building Expense	0.00	3,250.00	0.00	39,000.00	-39,000.00	0.0%
9110 · Facility Repair/Maintenance	4,817.68	7,541.67	4,817.68	90,500.00	-85,682.32	5.32%
9232 · OPT Facility Loan	0.00	0.00	0.00	0.00	0.00	0.0%
9130 · Facility Supplies (Sundries)	3,045.84	2,666.67	3,045.84	32,000.00	-28,954.16	9.52%
Subtotal	7,863.52	13,458.33	7,863.52	161,500.00	-153,636.48	5%
Pension Expense						
9510 · Employer Pension Expense	0.00	72,333.33	0.00	868,000.00	-868,000.00	0.0%
Subtotal	0.00	72,333.33	0.00	868,000.00	-868,000.00	0.0%
Tort Ins Expense						
6070 · Firefighter Training	14,207.93	10,416.67	14,207.93	125,000.00	-110,792.07	11.37%
9620 · Vehicle & Building	0.00	3,333.33	0.00	40,000.00	-40,000.00	0.0%
9640 · Work Comp / Liability	35,855.00	31,666.67	35,855.00	380,000.00	-344,145.00	9.44%
Subtotal	50,062.93	35,000.00	50,062.93	545,000.00	-494,937.07	9.19%

NEW LENOX FIRE PROTECTION DISTRICT

Budget vs. Actual Detail

January 31, 2026

	Monthly Total	Monthly Budget	YTD Total	YTD Budget	\$ Over Budget	% of Budget
Capital						
6260 · Office Capital Outlay	0.00	833.33	0.00	10,000.00	-10,000.00	0.0%
8001 · Equip and Small Tool Capital Outlay	0.00	0.00	0.00	0.00	0.00	0.0%
8040 · Medical Equipment Capital Outlay	8,099.34	11,083.33	8,099.34	133,000.00	-124,900.66	6.09%
8190 · Radio Capital Outlay	0.00	1,500.00	0.00	18,000.00	-18,000.00	0.0%
8280 · Vehicle Capital Outlay	61,124.00	165,083.33	61,124.00	1,981,000.00	-1,919,876.00	3.09%
9120 · Facility Capital Outlay	200.00	341,666.67	200.00	4,100,000.00	-4,099,800.00	0.01%
9150 · Loan Payment	0.00	0.00	0.00	0.00	0.00	0.0%
9405 · Transfer Out	0.00	229,166.67	0.00	2,750,000.00	-2,750,000.00	0.0%
9740 · IT Capital Outlay	36,746.96	8,333.33	36,746.96	100,000.00	-63,253.04	36.75%
Subtotal	106,170.30	757,666.67	106,170.30	9,092,000.00	-8,985,829.70	1.17%
Total Expenditures	1,093,468.22	1,855,380.33	1,093,468.22	22,389,564.00	-21,296,095.78	4.88%
CHANGE IN NET POSITION	-835,074.69	-1,855,380.33	-835,074.69	-1,563,064.00	727,989.31	53.43%

**New Lenox Fire Protection District
Cash Balances
January 31, 2026**

CASH

Beginning Cash Balance as of:	January 1, 2026	9,792,020
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Total Receipts:		258,394
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Total Other Disbursements/Liabilities		(1,019,256)
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CASH:

Old Plank Trail Checking #0910	137,541	
Old Plank Trail Land Extraction #0413	594,083	
Old Plank Trail MM #0929	4,897,201	
Old Plank Trail H S A #3685	29,312	
Old Plank Trail DC #8474	30,545	
OPT Petty Cash Ck #3998	259	
Old Plank Trail FFIB #3290	17,411	
Charles Schwab	3,324,791	
Petty Cash	14	
	9,031,158	

Total Ending Cash Balance as of:	January 31, 2026	9,031,158
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Payroll	February 6, 2026	(243,340)
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Accounts Payable	February	(494,850)
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Cash on Deposit	February 17, 2026	8,292,968
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Monthly Investment Performance Report

New Lenox Fire Protection District



Presented by:

Thomas S. Sawyer, Managing Partner
John J. Falduto, Managing Partner
Edward J. Lavin, Chief Investment Officer



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As of January 31, 2026

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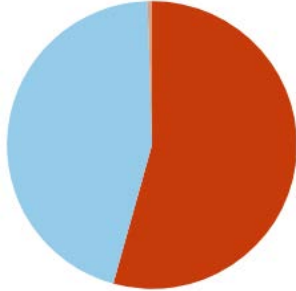
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There may be a slight difference in the ending value between this report and the Schwab statement due to accrued income, timing of transactions, and/or rounding. The Schwab statement continues to be the official custodial record for the account.

Account Overview

New Lenox Fire Protection District

Portfolio Allocation



Subsector	Current Value	Current Percent
U.S. Treasury	\$1,823,888	54.3%
Certificate of Deposit	\$1,518,239	45.2%
Cash Equivalent	\$16,490	0.5%
Total	\$3,358,618	100.0%

Cash Flow Review

	Month to Date	Quarter to Date	Year to Date	Inception to Date (8/30/2023)
Beginning Market Value	\$3,350,207	\$3,350,207	\$3,350,207	\$0
Contributions / Additions	\$0	\$0	\$0	\$3,000,000
Distributions	\$0	\$0	\$0	\$0
Capital Appreciation	(\$1,330)	(\$1,330)	(\$1,330)	\$102,398
Income/Expenses	\$14,247	\$14,247	\$14,247	\$257,669
Change in Accrued	(\$4,507)	(\$4,507)	(\$4,507)	(\$1,450)
Ending Market Value	\$3,358,618	\$3,358,618	\$3,358,618	\$3,358,618
Investment Gain	\$8,411	\$8,411	\$8,411	\$358,618

Projected Income

Description	Q2 2026	Q3 2026	Q4 2026	Q1 2027	Total
U.S. Treasury	\$16,115	\$21,446	\$16,115	\$10,539	\$64,215
Certificate of Deposit	\$20,885	\$9,938	\$14,771	\$9,859	\$55,453
Cash Equivalent	\$136	\$136	\$136	\$136	\$543
Total	\$37,135	\$31,519	\$31,022	\$20,534	\$120,211

Projected Income and Maturities

Description	Q2 2026	Q3 2026	Q4 2026	Q1 2027	Total
U.S. Treasury	\$16,115	\$556,446	\$782,115	\$249,539	\$1,604,215
Certificate of Deposit	\$270,885	\$9,938	\$14,771	\$259,859	\$555,453
Cash Equivalent	\$136	\$136	\$136	\$136	\$543
Total	\$287,135	\$566,519	\$797,022	\$509,534	\$2,160,211

Information in this report was compiled using data from the custodian available as of the publishing date. While we believe the data to be reliable, we do not independently verify pricing and valuation data. Please refer to the official statements provided by the account custodian. All date period references are on a calendar year basis. Fiscal year reports are available by request. Past performance does not guarantee future investment results.

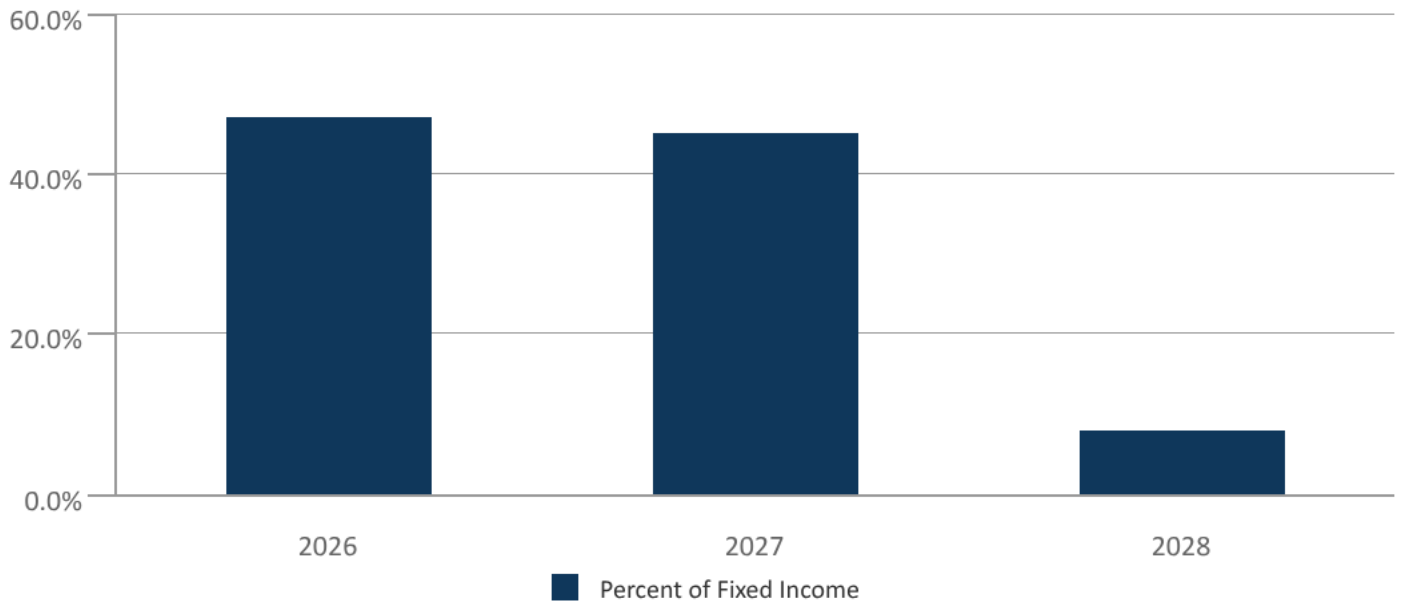
Performance History

New Lenox Fire Protection District

	Start Value	Inflows	Outflows	End Value	Net Investment Gain
Since Inception					
First Quarter 2026	\$3,350,207	\$0	\$0	\$3,358,618	\$8,411
Fourth Quarter 2025	\$3,318,406	\$0	\$0	\$3,350,207	\$31,800
Third Quarter 2025	\$3,277,821	\$0	\$0	\$3,318,406	\$40,585
Second Quarter 2025	\$3,247,069	\$0	\$0	\$3,277,821	\$30,751
First Quarter 2025	\$3,208,369	\$0	\$0	\$3,247,069	\$38,701
Fourth Quarter 2024	\$3,181,889	\$0	\$0	\$3,208,369	\$26,480
Third Quarter 2024	\$3,123,668	\$0	\$0	\$3,181,889	\$58,221
Second Quarter 2024	\$3,087,919	\$0	\$0	\$3,123,668	\$35,749
First Quarter 2024	\$3,055,260	\$0	\$0	\$3,087,919	\$32,659
Fourth Quarter 2023	\$3,009,683	\$0	\$0	\$3,055,260	\$45,577
Third Quarter 2023	\$0	\$3,000,000	\$0	\$3,009,683	\$9,683
Since Inception Total	\$0	\$3,000,000	\$0	\$3,358,618	\$358,618

Bond Analysis

New Lenox Fire Protection District



Maturity by Year

Weight	Description	Principal	Value	Current Yield	Yield to Maturity (Cost)	Yield to Maturity (Market)	Modified Duration
54.6%	U.S. Treasury	\$1,804,000	\$1,823,888	4.1%	4.1%	3.6%	0.9
45.4%	Certificate of Deposit	\$1,500,000	\$1,518,239	4.1%	4.1%	3.7%	1.5
100.0%	Total	\$3,304,000	\$3,342,127	4.1%	4.1%	3.6%	1.2

Holdings

New Lenox Fire Protection District

Weight	Description	Symbol	Maturity Date	Quantity	Value	Current Yield	Yield to Maturity (Market)	Annual Income
Fixed Income								
Taxable Bonds								
U.S. Treasury								
8.4%	US Treasury Note 07/31/2026 4.375%	91282CLB5	7/31/2026	280,000.00	\$280,974	4.4%	3.7%	\$12,250
	Accrued Income				\$34			
7.5%	US Treasury Note 11/30/2026 4.250%	91282CLY5	11/30/2026	250,000.00	\$251,318	4.2%	3.6%	\$10,625
	Accrued Income				\$1,839			
7.7%	US Treasury Note 08/31/2026 3.750%	91282CLH2	8/31/2026	255,000.00	\$255,169	3.7%	3.6%	\$9,563
	Accrued Income				\$4,068			
8.0%	US Treasury Note 01/15/2028 4.250%	91282CMF5	1/15/2028	264,000.00	\$267,475	4.2%	3.5%	\$11,220
	Accrued Income				\$527			
7.8%	US Treasury Note 10/31/2026 4.125%	91282CLS8	10/31/2026	260,000.00	\$260,883	4.1%	3.7%	\$10,725
	Accrued Income				\$2,755			
7.7%	US Treasury Note 12/31/2026 4.250%	91282CME8	12/31/2026	256,000.00	\$257,540	4.2%	3.6%	\$10,880
	Accrued Income				\$962			
7.2%	US Treasury Note 01/31/2027 4.125%	91282CMH1	1/31/2027	239,000.00	\$240,316	4.1%	3.6%	\$9,859
	Accrued Income				\$27			
Certificate of Deposit								
7.6%	American Express Natl Bank 03/29/2027 4.100%	02589AGV8	3/29/2027	250,000.00	\$251,257	4.1%	3.8%	\$10,250
	Accrued Income				\$3,595			
7.5%	Bank of America 12/13/2027 3.700%	06051XT93	12/13/2027	250,000.00	\$250,326	3.7%	3.6%	\$9,250
	Accrued Income				\$1,296			
7.5%	Morgan Stanley Bank 11/26/2027 3.750%	61778EJT9	11/26/2027	250,000.00	\$250,546	3.7%	3.6%	\$9,375
	Accrued Income				\$1,727			
7.5%	Morgan Stanley Private Bank 06/30/2027 4.200%	61776NTN3	6/30/2027	250,000.00	\$251,872	4.2%	3.6%	\$10,500
	Accrued Income				\$951			
7.5%	State Bank of India New York 06/25/2026 4.950%	8562855Z0	6/25/2026	250,000.00	\$251,234	4.9%	3.7%	\$12,375
	Accrued Income				\$1,292			
7.6%	Toyota Financial Savings Bank 09/13/2027 3.750%	89235MTC5	9/13/2027	250,000.00	\$250,446	3.7%	3.7%	\$9,375
	Accrued Income				\$3,700			
99.5%	Fixed Income Total				\$3,342,127	4.1%	3.6%	\$136,246

Holdings

New Lenox Fire Protection District

Weight	Description	Symbol	Maturity Date	Quantity	Value	Current Yield	Yield to Maturity (Market)	Annual Income
Cash Equivalent								
Cash Equivalent								
Cash Equivalent								
0.5%	Schwab Government Money Fund	SWGXX			\$16,490	3.3%		\$543
100.0%	Total				\$3,358,618	4.1%	3.6%	\$136,789

Transactions

New Lenox Fire Protection District
From December 31, 2025 to January 31, 2026

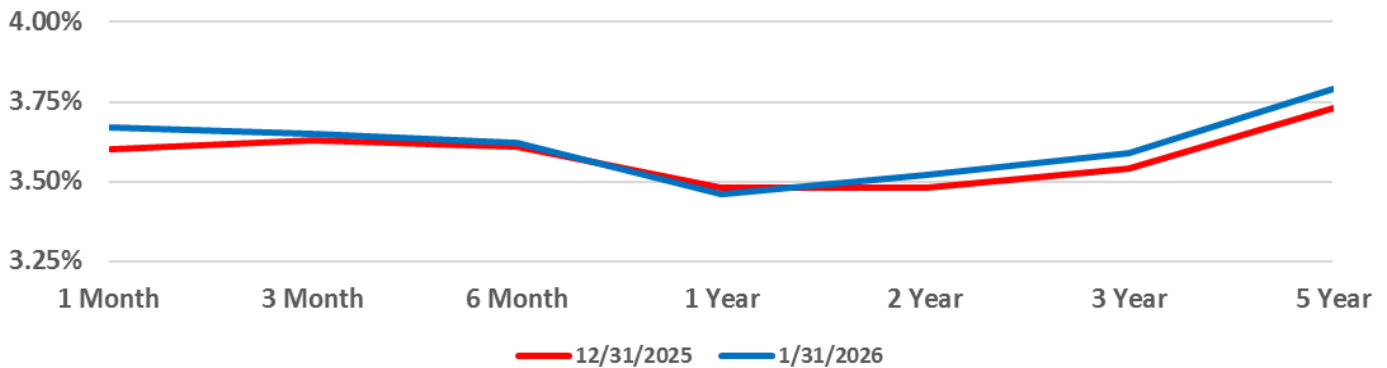
Trade Date	Activity	Description	Quantity	Amount	Accrued Interest
1/31/2026	Income (Interest)	US Treasury Note (91282CLB5) 07/31/2026 4.375%		\$6,125	
1/31/2026	Income (Interest)	US Treasury Note (91282CMH1) 01/31/2027 4.125%		\$4,929	
1/16/2026	Buy	US Treasury Note (91282CMF5) 01/15/2028 4.250%	264,000.00	\$267,286	\$155
1/15/2026	Income (Interest)	US Treasury Note (91282CGE5) 01/15/2026 3.875%		\$4,844	
1/15/2026	Income (Reinvested Dividend)	Schwab Government Money Fund	23.81	\$24	
1/15/2026	Sell	US Treasury Note (91282CGE5) 01/15/2026 3.875%	250,000.00	\$250,000	
1/6/2026	Expense (Management Fee)	Schwab Government Money Fund		\$1,675	

Fixed Income Market Update – January 31, 2026

Key Takeaways:

- Yields moved slightly higher in January with the exception of the 1-year which moved slightly lower
- The latest inflation data came in 2.7% - unchanged from the previous month and in line with expectations
- Labor market conditions remain stable with unemployment dropping slightly to 4.4% (previously 4.5%)
- Fed officials held their first meeting of 2026 and elected to keep their benchmark rate unchanged at 3.75%

U.S. Treasury Yield Curve



Yields as of 1/31/2026	Government Money Market Fund	U.S. Treasury Bill / Notes	Certificate of Deposit	U.S. Government Agency	High Quality Taxable Municipal	High Quality Corporate
Liquid	3.29%	-	-	-	-	-
3 Month	-	3.65%	3.65%	3.62%	3.67%	3.68%
6 Month	-	3.62%	3.70%	3.60%	3.71%	3.70%
9 Month	-	3.61%	3.70%	3.56%	3.72%	3.71%
1 Year	-	3.46%	3.75%	3.44%	3.55%	3.56%
3 Year	-	3.59%	3.80%	3.61%	3.84%	3.81%
5 Year	-	3.79%	3.80%	3.83%	4.03%	-

Economic Data

Indicator	Current	Previous
CPI - Inflation	2.7% (Dec 2025)	2.7% (Nov 2025)
Unemployment	4.4% (Dec 2025)	4.5% (Nov 2025)
Fed Funds Rate	3.75% (Jan 2026)	3.75% (Dec 2025)
Real GDP Growth	4.4% (3rd Qtr 2025)	3.8% (2nd Qtr 2025)

Federal Open Market Committee Median Fed Funds Rate Forecast

